



# LOAN RATES

Effective Date: May 14, 2024



	FIXED ANNUAL PERCENTAGE RATE	VARIABLE ANNUAL PERCENTAGE RATE
New Autos and Trucks (Tiered Rates)	7.39% - 17.49%	N/A
Used Autos and Trucks (Tiered Rates)	7.69% - 17.49%	N/A
New Recreational Vehicles, includes motor homes, campers, boats, towables, travel trailers and horse trailers (must be fully self-contained) (Tiered Rates)	8.79% - 17.49%	N/A
Used Recreational Vehicles, includes motor homes, campers, boats, towables, travel trailers and horse trailers (must be fully self-contained) (Tiered Rates)	9.09% - 17.49%	N/A
New Motorcycles (Tiered Rates)	9.79% - 17.49%	N/A
Used Motorcycles (Tiered Rates)	10.29% - 17.49%	N/A
New Powersports	10.29% - 17.49%	N/A
Used Powersports	10.79% - 17.49%	N/A
<ul style="list-style-type: none"> <li>Approved APR will be 0.25% higher than the above APRs if you do not have autopay from your PCFCU deposit account or ACH payment from another financial institution.</li> <li>Approved APR will be 0.25% higher than the above APRs if you do not receive your monthly statement via eStatements.</li> </ul>		

Share Secured	3.25%	N/A
Certificate Secured	3.25%	N/A
Personal Signature Loans (Tiered Rates)	13.25% - 18.00%	N/A
Holiday/Vacation loans (Tiered Rates)	12.25% - 17.00%	N/A
Service Line (Tiered Rates)	N/A	12.25%-18.00%

Home Equity Line of Credit - Fixed Rate (Tiered Rates)	8.50% - 11.00%	N/A
Home Equity Line of Credit - Regular Plan (Tiered Rates)	N/A	9.00%-10.50%
Home Improvement Line of Credit	N/A	11.50%
Conventional (Tiered Rates) 1 <sup>st</sup> Lien	minimum 6.375%	N/A
Conventional (Tiered Rates) 2nd Lien- Over \$250,000	minimum 7.625%	N/A
Fixed Rate Mortgage Retirement Loan - Minimum \$20,000- up to \$250,000 (Tiered Rates) 1st Lien	minimum 7.125%	N/A
Fixed Rate Home Equity - Minimum \$5,000- up to \$100,000 (Tiered Rates) 2nd Lien	minimum 8.625%	N/A
Real Estate - Investment (Tiered Rates)	minimum 7.375%	N/A
Real Estate - Second Home - \$100,001 and above (Tiered Rates)	minimum 7.00%	N/A

**FIXED RATES** are rates that stay the same throughout the term of the loan. Your APR will be based on your credit qualifications, length of loan, and loan amount. Other exclusions and/or restrictions may apply.

**TIERED RATES** are rates that are solely determined by a credit score supplied to the Credit Union by an independent Credit Reporting Bureau and is outside the control of the Credit Union.

**VARIABLE RATES** are rates that may change four times a year, (Jan. 1, Apr. 1, Jul. 1, Oct. 1) for some consumer loans. In most cases, if they do change, payments remain the same, only the term of the loan shortens or lengthens. HELOC rates may change monthly on the first day of each month.

**PRIME RATE** 8.50% effective 07/27/2023

**RATES SUBJECT TO CHANGE.**  
**APR = ANNUAL PERCENTAGE RATE**

Revised: 05/14/2024