



Consumer Loan Rates

Effective Date: March 6, 2025

Fixed Rate Term Loans

Term	APR*	From	To	Additional Information	
New Autos	60 Months	5.99%	2021	2025	90 DAYS NO PAYMENT and Up to 125% financing available
	72 Months	5.99%	2021	2025	Use high book to determine value or Bill of Sale for new vehicles
	84 Months	6.49%	2021	2025	Vehicles that have over 100K miles add 1% to rate Cash Out Loans will be max 100% LTV
Used Autos	48 Months	6.34%	2018	2020	90 DAYS NO PAYMENT and Up to 115% financing available
	60 Months	6.39%	2018	2020	Add 1% for vehicles with 8 model years or more and/or 100K Miles
	72 Months	6.49%	2018	2020	Cash Out Loans will be max 100% LTV

Boat, Motorcycle, RV, and other Rec Vehicles

Large RVs (Travel Trailer-5th Wheel- Motorhome-Boat-UTV)	60 Months	7.99%	2024	2025	Max Loan 90% of manufacturer's invoice price New Vehicles
	84 Months	8.49%	2024	2025	Vehicles 2024 and older add 0.25% to rate
	144 Months	9.49%	2024	2025	Vehicles cannot be more than 16 years old
Small RVs (Motorcycle-Scooter-ATV-Personal Watercraft)	60 Months	8.49%	2024	2025	Used rates apply for vehicles with over 15,000 miles
	72 Months	8.49%	2024	2025	Max term of 60 months for vehicles over 2 years old
	84 Months	8.74%	2024	2025	
Bike Loan	24 Months	11.95%			

Visa

Visa Clear	Revolving	10.95%	Fixed
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Personal Loans

Personal Loan	48 Months	11.95%	Loan amounts up to \$20,000
Personal Line of Credit	Revolving	11.95%	Loan amounts up to \$15,000
Share Secured	60 Months	2.99% + Share Rate	

Real Estate Loans & Lines of Credit

Home Equity Line of Credit (HELOC)

Owner Occupied	22 Years	6.99% ¹	HELOC index is the WSJ (Wall Street Journal) Prime-0.50%+Margin
Non-Owner Occupied	22 Years	7.49% ¹	22 Year term=10-year draw period+12-year repayment period Add .50% to margin for Non-Owner Occupied

¹Variable Rate HELOC. The ANNUAL PERCENTAGE RATE (APR) is based on the value of an index, which is the Prime Rate published in Wall Street Journal. The APR can change on the first day of each quarter following the index change. Any increase in the Index may increase the APR and may increase the amount of monthly payment. Current offered rate(s) are calculated by using the Index, Margin and Floor value(s) in effect. Your specific Margin will depend upon the borrower's and co-borrower's (if applicable) credit qualification. The Interest Rate will not exceed 18.00%, regardless of the Index. Margin will be disclosed at account opening. This Margin is added to the Index to determine the calculated interest rate. Floor rate is in effect anytime the calculated interest rate is below the assigned Floor rate.

*APR = Annual percentage rate. Rates, terms, and conditions are subject to change without notice. Financing is subject to PFCU membership and underwriting criteria, not every application will qualify. Rates displayed are "as low as." Actual rate may increase based upon borrower's creditworthiness.

All rates are determined by the Board of Directors and may change without notice. Unless otherwise indicated, offered rates are current as of March 6, 2025

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