



Consumer Loan Rates

Effective Date: March 1, 2024

Fixed Rate Term Loans	Term	APR*	From	To	Additional Information
New Autos	60 Months	7.24% ¹	2017	2024	90 DAYS NO PAYMENT and Up to 125% financing available
	72 Months	7.49% ¹	2017	2024	Vehicle must have less than 150,000 miles
	84 Months	7.74% ¹	2017	2024	84 mo. Term available to 680* Credit or higher only
Used Autos	48 Months	8.74% ¹	2009	2016	90 DAYS NO PAYMENT and Up to 125% financing available
	60 Months	8.99% ¹	2009	2016	Vehicles over 150,000 miles apply
	72 Months	9.24% ¹	2009	2016	Add 2% to vehicles 2007 and older

Boat, Motorcycle, RV, and other Rec Vehicles

Large RVs (Travel Trailer-5th Wheel- Motorhome-Boat-UTV)	60 Months	9.99% ¹	2017	2024	
	84 Months	10.24% ¹	2017	2024	UTV/Side-by-sides max term is 84 months
	144 Months	10.49% ¹	2017	2024	
Small RVs (Motorcycle- Scooter-ATV-Personal Watercraft)	60 Months	9.74% ¹	2017	2024	60 month max term for vehicles 2015 and older
	72 Months	9.99% ¹	2017	2024	*Add .50% for vehicles 2015 and older
	84 Months	10.24% ¹	2017	2024	
Bike Loan	48 Months	6.99% ¹			Loan amounts from \$1,000 to \$7,500

Visa

Platinum Visa	Revolving	12.99%			
Classic Visa	Revolving	14.99%			
New Beginnings Visa	Revolving	18.00%			\$12 Annual Fee

Personal Loans

Personal Loan	60 Months	13.24% ¹			Loan amounts up to \$20,000
Personal Line of Credit	Revolving	15.49%			Loan amounts up to \$15,000
Care Worker Loan (Available only to UDW Members)	12 Months	14.99% ¹			Discount Available (Conditions Apply)
Share Secured	60 Months	2.99% + Share Rate			
Payday Relief Loan	6 months	25.00% ¹			Loan amounts from \$200 to \$1,000; \$20 app fee

Real Estate Loans & Lines of Credit

Home Equity Line of Credit (HELOC)

Owner Occupied	22 Years	8.50% ²			HELOC index is the WSJ (Wall Street Journal) Prime+Margin
Non-Owner Occupied	22 Years	9.00% ²			22 Year term=10-year draw period+12-year repayment period Add .50% to margin for Non-Owner Occupied

Mortgage Loans Visit providencecu.org for current rates or give us a call.*

Student Loans

Education Refinance - Fixed Rate	Up to 180 months	7.60% to 14.85%			Borrow from \$5,000 to \$125,000
Education Refi - Variable Rate	Up to 180 months	7.10% to 14.35% ³			Borrow from \$5,000 to \$125,000
In-School - Fixed Rate	Up to 144 months	9.10% to 13.85%			Borrow from \$1,000 to \$125,000
In-School - Variable Rate	Up to 144 months	7.15% to 12.96% ³			Borrow from \$1,000 to \$125,000
Parent Student Loan-Fixed Rate	Up to 180 months	7.60% to 12.00%			Loan amounts from \$3,000
Parent Student Loan-Variable Rate	Up to 180 months	7.10% to 12.00% ³			Loan amounts from \$3,000

¹ Rate reflect Relationship Pricing which includes a rate discount of .25% for automatic payment and enrolled in free eStatements.

² Variable 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.

³ Variable Rate Student Loan. The ANNUAL PERCENTAGE RATE (APR) is variable and may be adjusted quarterly based on the assigned index. 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 Index, Margin, Floor, and/or credit approval will depend upon the student borrower's and co-borrower's (if applicable) credit qualification. Applications may apply with a creditworthy U.S. co-borrower which may result in a better chance of approval and/or lower interest rate. The Interest Rate will not exceed 18.00%, or 12% for Parent Loans, 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. The Floor rate will be disclosed at account opening.

*APR = Annual percentage rate. Rates, terms, and conditions are subject to change without notice. Financing is subject to PFUCU 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 1, 2024

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