

P. C. FEDERAL CREDIT UNION

LOAN RATE LOYALTY REWARD DISCOUNT PROGRAM

Your credit union is a democratically controlled lending cooperative. This means that the primary source of investments for your deposits is in loans to the members. We care about your need for financing and work to give same day approvals, discounts and affordable insurance options. We **REWARD YOUR LOYALTY** by giving you up to a maximum of **0.50% Annual Percentage Rate (APR)** consumer **loan rate discount** based on loan types and account services / options as listed below – as long as you meet the criteria when you sign for each loan advance and maintain the relationship, you will keep the rate reduction for the term of your loan. **PLEASE NOTE:**

- A. Automatic Payment Service Discount (#1) applies to all loan types EXCEPT Share & Certificate Secured loans, Over Draft Protection loans; Student Loans and Home Equity Line of Credit (HELOC) loans;
- B. Existing PCFCU loans as of 10/1/2015 are exempt from receiving an additional discount.

RATE DISCOUNTS UP TO 0.50% WILL APPLY WHEN YOU HAVE THE FOLLOWING SERVICE(s):					
SERVICE	% of DISCOUNT	SERVICE	% OF DISCOUNT	SERVICE	% of DISCOUNT
Automatic payment service	0.50%				

NEWER COLLATERALIZED LOAN – NEWER IS DEFINED AS UP TO 5 YRS OLD – ie. during calendar year 2023 this would include MODEL YEAR 2019, 2020, 2021, 2022 & 2023 COLLATERAL. INCLUDES LOAN TYPES: VEHICLES, RECREATIONAL, MOTORCYCLES & BOATS

LENGTH OF FINANCING	APR AS LOW AS:	APPROX. PAYMENT PER \$1,000
Up to 48 months	4.45%	\$22.78
Up to 60 months	4.95%	\$18.85
Up to 72 months	5.45%	\$16.32
Up to 84 months	5.95%	\$14.59
Up to 120 months	7.95%	\$12.11
} TERM AVAILABLE ONLY On BOAT, RECREATION & EQUIPMENT LOANS		
Up to 180 months	8.95%	\$ 10.12

USED COLLATERALIZED LOAN – DEFINED AS COLLATERAL OLDER THAN 5 YEARS & UP TO 15 YEARS OLD, ie. during calendar year 2023 this would include 2008 through 2018 collateral (used recreational, trikes & boats up to 15 years old). INCLUDES LOAN TYPES: VEHICLES, RECREATIONAL, MOTORCYCLES & BOATS

LENGTH OF FINANCING	APR AS LOW AS:	APPROX. PAYMENT PER \$1,000
Up to 48 months	5.50%	\$23.26
Up to 60 months	6.50%	\$19.57
Up to 72 months	7.50%	\$17.29
Up to 84 months	8.50%	\$15.84
Up to 120 months	9.50%	\$12.94
} TERM AVAILABLE ONLY On BOAT, RECREATION & EQUIPMENT LOANS		
Up to 180 months	10.50%	\$ 1.06

CLASSIC VEHICLE LOAN – DEFINED / DETERMINED BY OWNER/RESIDENT'S STATE REGULATIONS

LENGTH OF FINANCING	APR AS LOW AS:	APPROX. PAYMENT PER \$1,000
Up to 60 months	6.50%	\$19.57
Up to 72 months	7.50%	\$17.29
Up to 84 months	8.50%	\$15.84

SECURED CONSOLIDATION LOAN – DEFINED AS RETAIL VALUE of collateral offered using appropriate collateral category

LENGTH OF FINANCING	APR AS LOW AS:	APPROX. PAYMENT PER \$1,000
Up to 48 months	8.45%	\$19.31
Up to 60 months	8.95%	\$16.78
Up to 72 months	9.45%	\$15.07

LINE OF CREDIT (PERSONAL) LOANS WITH AUTO PAY SERVICE DISCOUNT:

LENGTH OF FINANCING	APR AS LOW AS:	APPROX. PAYMENT PER \$1,000
Up to 24 months	10.50%	\$46.37
Up to 36 months	11.00%	\$32.73
Up to 48 months	11.50%	\$26.08
Up to 60 months	12.00%	\$22.24
Up to 72 months	12.50%	\$19.81

UNSECURED CONSOLIDATION LOAN WITH AUTO PAY SERVICE DISCOUNT:

LENGTH OF FINANCING	APR AS LOW AS:	APPROX. PAYMENT PER \$1,000
Up to 48 months	9.45%	\$25.10
Up to 60 months	9.95%	\$21.22
Up to 72 months	10.45%	\$18.75

* NOTE: Rates & payments shown above are at the best discount rates available & will vary based on the pricing discount earned.

SHARE SECURED LOANS

Your shares with us can also be used as collateral on a loan at a very low variable rate. Any funds can be used. Your loan advance can be processed in a matter of minutes and you would be able to keep your savings intact. Your loan payments can be amortized for up to 10 years. The current rate is only 3.0%APR - this rate is based on the highest Dividend Rate being offered on Share Certificates (Index) plus a margin of 1%, rates are subject to change annually on the 1st day of July to reflect any change in the Index. Shares/Share Certificates securing a loan must remain on deposit and/or renew until the advance is completely paid.

LOAN INSURANCE OPTIONS

When you are interested in Life or Disability Insurance, you generally want your debts to be covered. Credit Life & Credit Disability do just that. The insurance is purchased for a specific loan, with the premium added to the loan each month, based on the current balance & ends when the loan is paid off. Disability insurance can be purchased the same way. The cost is minimal compared to the peace of mind you leave your family.

THE BOTTOM LINE

We take pride in PCFCU, having grown to be the largest CU chartered in McKean County. Our members' needs have always been a priority.

So before you sign on the dotted line at the dealership or wherever, let P. C. FEDERAL CREDIT UNION really save you some money by comparing rates as we look out for your best interests!

NCUA - Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

Equal Housing Lender - We do business in accordance with the Fair Housing Law and Equal Opportunity Credit Act