

Loan Rates

Effective September 4, 2017



Type of Advance	Description	Annual Percentage Rate (APR)	Additional Information
New Auto (Current Model and 1 year old)			We offer 90-DAY NO PAYMENT
up to 125% financing available	up to 36 months	1.99% to 14.49% *	
up to 125% financing available	48 - 60 months	2.29% to 14.79% *	
up to 125% financing available	61 - 84 months	2.79% to 15.29% *	
Used Auto (1+ Model year up to 10 years old {2007})			We offer 90-DAY NO PAYMENT
up to 125% financing available	up to 36 months	2.54% to 15.99% *	
up to 125% financing available	48 - 60 months	2.74% to 16.29% *	
up to 125% financing available	61 - 84 months	3.29% to 16.79% *	
Classic Cars (Over 10 years old)			
	up to 72 months	5.99% to 16.49% *	
New & Used Boat, RV and other Recreational Vehicles			BY LAND OR BY SEA... up to 100% of purchase price up to 90% of average book for Used
	up to 60 months	3.99% to 13.49% *	
	61 to 144 months	4.39% to 13.89% *	
Off Road/Titled Vehicles			up to 60 months up to 60 months
	New	5.99% to 16.49% *	
	Used	6.39% to 15.89% *	
Personal Loans (unsecured)			up to 60 months
	Up to \$20,000	8.99% to 17.75% *	
Personal Line of Credit			
	Up to \$15,000	8.29% to 17.75% *	
Payday Relief			up to 6 months \$20 application fee
	\$200 - \$1,000	25.00% *	
*Rates and terms vary with loan type, term of loan, and are based on borrower's credit qualifications. The Meet or Beat loan policy allows Providence Federal Credit Union the flexibility to make adjustments on interest rates and terms. Approved by CLO or CEO and proof of competition required. Payday, HELOC, PLOC and Visa are ineligible. Relationship pricing qualification is automatic payment and must be enrolled in free eStatements.			
VISA Credit Card			
4.99% APR 12-mth intro. bal transfers	VISA Platinum, NO ANNUAL FEE	8.75%	
7.99% APR 12-mth intro. bal transfers	VISA Classic, NO ANNUAL FEE	11.75%	
	VISA New Beginning, \$12 ANNUAL FEE	18.00%	
Share Secured			up to 60 months
	Share Secured	3.99%	
Home Equity Line of Credit (Open End/Variable Rate)			Lower rate + Better terms Borrow up to \$300,000
	264 months	4.00% **	
**Index for variable-rate home equity line of credit loans (HELOCs) is the Prime Rate as published in the Wall Street Journal.			
Mortgage Loans			
15-year	Visit www.providencecu.org for current rates or give us a call today!*		
30-year	Visit www.providencecu.org for current rates or give us a call today!*		
*Mortgage loan rates changes daily. Please visit our web site or call for the most current rates.			
Student Loans			
In-School	Visit http://providencecu.culearn.org for current rates or give us a call today!		
Refinance	Visit http://providencecu.culearn.org for current rates or give us a call today!		
All rates & dividends are determined by the Board of Directors and may change at any time. Unless otherwise indicated, offered rates are current as of September 4, 2017			



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