

# Loan Rates

Effective July 1, 2017



Type of Advance	Description	Annual Percentage Rate (APR)	Additional Information
<b>New Auto</b> (Current Model and 1 year old)			
up to 125% financing available	up to 36 months	<b>1.99%</b> to <b>14.49%</b> *	<b>We offer 90-DAY NO PAYMENT</b>
up to 125% financing available	48 - 60 months	<b>2.29%</b> to <b>14.79%</b> *	
up to 125% financing available	61 - 84 months	<b>2.79%</b> to <b>15.29%</b> *	
<b>Used Auto</b> (1+ Model year up to 10 years old {2007})			
up to 125% financing available	up to 36 months	<b>2.54%</b> to <b>15.99%</b> *	<b>We offer 90-DAY NO PAYMENT</b>
up to 125% financing available	48 - 60 months	<b>2.74%</b> to <b>16.29%</b> *	
up to 125% financing available	61 - 84 months	<b>3.29%</b> to <b>16.79%</b> *	
<b>Classic Cars</b> (Over 10 years old)			
	up to 72 months	<b>5.99%</b> to <b>16.49%</b> *	
<b>New &amp; Used Boat, RV and other Recreational Vehicles</b>			
	up to 60 months	<b>3.99%</b> to <b>13.49%</b> *	<b>BY LAND OR BY SEA...</b> up to 100% of purchase price up to 90% of average book for Used
	61 to 144 months	<b>4.39%</b> to <b>13.89%</b> *	
<b>Off Road/Titled Vehicles</b>			
	New	<b>5.99%</b> to <b>16.49%</b> *	up to 60 months up to 60 months
	Used	<b>6.39%</b> to <b>15.89%</b> *	
<b>Personal Loans (unsecured)</b>			
	Up to \$20,000	<b>8.99%</b> to <b>17.75%</b> *	up to 60 months
<b>Personal Line of Credit</b>			
	Up to \$15,000	<b>8.29%</b> to <b>17.75%</b> *	
<b>Payday Relief</b>			
	\$200 - \$1,000	<b>25.00%</b> *	up to 6 months \$20 application fee
*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.			
<b>VISA Credit Card</b>			
4.99% APR 12-mth intro. bal transfers	VISA Platinum, NO ANNUAL FEE	<b>8.75%</b>	
7.99% APR 12-mth intro. bal transfers	VISA Classic, NO ANNUAL FEE	<b>11.75%</b>	
	VISA New Beginning, \$12 ANNUAL FEE	<b>18.00%</b>	
<b>Share Secured</b>			
	Share Secured	<b>3.99%</b>	up to 60 months
<b>Home Equity Line of Credit</b> (Open End/Variable Rate)			
	264 months	<b>4.00% **</b>	<b>Lower rate + Better terms</b> Borrow up to \$300,000
**Index for variable-rate home equity line of credit loans (HELOCs) is the Prime Rate as published in the Wall Street Journal.			
<b>Mortgage Loans</b>			
15-year	Visit <a href="http://www.providencecu.org">www.providencecu.org</a> for current rates or give us a call today!*		
30-year	Visit <a href="http://www.providencecu.org">www.providencecu.org</a> 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.			
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 July 1, 2017			
Providence Federal Credit Union 6400 SE Lake Road, Suite 125 Milwaukie, OR 97222 (503) 215-6090 : (888) 849-5189			 providencecu.org