

Loan Rates

Effective October 1, 2017



Type of Advance	Description	Annual Percentage Rate (APR)	Additional Information
New Auto (Current Model and 1 year old)			
up to 125% financing available	up to 36 months	2.24% to 14.74% *	We offer 90-DAY NO PAYMENT
up to 125% financing available	48 - 60 months	2.54% to 15.04% *	
up to 125% financing available	61 - 84 months	3.04% to 15.54% *	
Used Auto (1+ Model year up to 10 years old {2007})			
up to 125% financing available	up to 36 months	2.79% to 16.24% *	We offer 90-DAY NO PAYMENT
up to 125% financing available	48 - 60 months	2.99% to 16.54% *	
up to 125% financing available	61 - 84 months	3.54% to 17.04% *	
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
Off Road/Titled Vehicles	New	5.99% to 16.49% *	up to 60 months
	Used	6.39% to 15.89% *	up to 60 months
Personal Loans (unsecured)	Up to \$20,000	7.49% to 16.25% *	up to 60 months
Personal Line of Credit	Up to \$15,000	8.29% to 17.75% *	
Payday Relief	\$200 - \$1,000	25.00% *	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 CFO 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	Share Secured	3.99%	up to 60 months
Home Equity Line of Credit (Open End/Variable Rate)	264 months	4.25% **	Lower rate + Better terms
**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 Loan - Refi Fixed			
	up to 60 months	3.99% to 7.50% *	
	120 months	5.00% to 8.00% *	
	180 months	6.00% to 8.50% *	
Student Loan - Refi Variable			
	up to 60 months	2.92% to 6.32% **	
	120 months	4.32% to 7.32% **	
	180 months	5.32% to 8.82% **	
Student Loan - In School Fixed	144 months	5.99% to 9.99% *	
Student Loan - In School Variable	144 months	3.12% to 8.57% **	

*Loans are subject to credit approval. Rates are determined by an evaluation of applicant's credit and may vary. Other restrictions apply. **Your Interest Rate is variable and may be adjusted quarterly based on the 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 vaule(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%, 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 any time the calculated interest rate is below the assigned Floor rate. The Floor rate will be disclosed at account opening.

All rate& dividends are determined by the Board of Directors and may change at any time. Unless otherwise indicated, offered rates are current as of October 1, 2017.