LOAN RATE SCHEDULE

Effective July 27, 2010

	Fixed Annual Percentage Rate	†Relationship Annual Percentage Rate
New Autos		
3 Years and Newer		
(Includes Tax and License)	**7.00%**	**6.00%**
Recreational Loans and Used Autos		
From 3 years old		
up to 7 years old	**8.00%**	**7.00%**
Used Autos		
7 years and older		
and Motorcycles	**11.50%**	**10.50%**
All Other Advances		
Bill Consolidation		
Current Living Expenses		
Personal Line of Credit	**12.00%**	**11.00%**
Share Secured Loans	**4.75%**	**3.75%**
Certificate Secured Loans	**4.00%**	
above rate rounded to nearest .5%		

† Relationship Rate -

Maintains Primary Checking

Account at Credit Union

	Fixed Annual Percentage Rate	†Relationship Annual Percentage Rate	LTV
2nd Mortgage			
Owner Occupied			
*15 year **	**7.00%**	**6.00%**	**80%**
*15 year **	**7.50%**	**6.50%**	**90%**
*15 year **	**8.00%**	**7.00%**	**100%**
1st Deed of Trust			
Owner Occupied			
*30 year **	**6.25%**	**5.25%**	**80%**
*15 year **	**6.00%**	**5.00%**	**80%**
1st Mortgage			
Vacation Property			
Rental Property			
15 year	**8.00%**	**7.00%**	**80%**

** Five year call option rider*

Estimated Credit Union and 3rd party fees on real estate loans are $1,200.00. This includes a $300.00 document preparation fee.

Example: On a 15 year loan secured by a 2nd deed of trust at a relationship rate of 7.00%, there would be monthly payments of $9.00 per $1,000.00 borrowed.

Equal Housing Lender

HOME EQUITY LINE OF CREDIT

No Annual Fee

Annual Percentage Rate			LTV
3.25%*		**Variable**	**90%**
Index Value: Prime	Margin:	.00%	
3.75%*		**Variable**	**100%**
Index Value: Prime	Margin:	.50%	

The **ANNUAL PERCENTAGE RATE** is based on the value of an index. The index is the Prime Rate, as published in *The Wall Street Journal* (Western Edition). To determine the **ANNUAL PERCENTAGE RATE** that will apply to your line, we add a margin to the value of the index. The maximum APR is 18% over the life of the plan.

Documentation Preparation Fee: $300

Estimated 3rd party fees on HELOC are $500

No Points or Origination Fees

Members with 1st & 2nd Mortgages at PCCU: Ask us about modifying your 1st and 2nd mortgage with a processing fee of only $75. Come in or call for details.

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