


LOAN RATE SCHEDULE

Effective January 31, 2012

†Fixed Annual Percentage Rate	†Fixed Annual Percentage Rate LTV	Annual Percentage Rate LTV
New Autos <i>3 Years and Newer</i> <i>(Includes Tax and License)</i> 6.00%	2nd Mortgage * Primary Residence <i>15 year</i> 6.00% 80% <i>15 year</i> 6.50% 90% <i>10 year</i> 5.00% 80%	<u>HOME EQUITY LINE OF CREDIT</u> No Annual Fee 3.25% Variable 90%
Recreational Loans and Used Autos <i>From 3 years old up to 7 years old</i> 7.00%	1st Deed of Trust * Primary Residence <i>30 year</i> 5.00% 80% <i>15 year</i> 4.75% 80% <i>10 year</i> 4.50% 80%	Index Value: Prime Margin: .00%
Used Autos <i>7 years and older and Motorcycles</i> 10.50%	1st Mortgage * Vacation Property <i>15 year</i> 7.00% 80%	<p>The ANNUAL PERCENTAGE RATE is based on the value of an index. The index is the Prime Rate, as published in <i>The Wall Street Journal</i> (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.</p>
All Other Advances <i>Bill Consolidation</i> <i>Current Living Expenses</i> <i>Personal Line of Credit</i> 11.00%	<p>* Five year call option rider: Allows the credit union a one-time option after 5-years to call the loan.</p>	<p>Documentation Preparation Fee: \$300</p>
Share Secured Loans 3.75%	<p>Estimated Credit Union and 3rd party fees on real estate loans are \$1,200.00. This includes a \$300.00 document preparation fee.</p>	<p>Estimated 3rd party fees on HELOC are \$500</p>
Certificate Secured Loans <i>above rate rounded to nearest .5%</i> 4.00%	<p>Example: On a 15 year loan secured by a 2nd deed of trust at a rate of 6.00%, there would be monthly payments of \$8.44 per \$1,000.00 borrowed.</p>	<p>No Points or Origination Fees</p> <p>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.</p>
† Rate assumes member maintains primary checking account at the Credit Union		© 2011 People's Community Credit Union