



**Consumer Loan Rates
Effective July 1, 2010**

	Annual Percentage Rate (APR)	Repayment Term	Loan Amount
New Auto			
2008 or newer	2.99% - 11.99%	24 months	Any
	2.99% - 12.24%	36 months	Any
	2.99% - 12.49%	48 months	Any
	2.99% - 12.74%	60 months	Any
	3.24% - 12.99%	72 months	>\$25,000
	3.49% - 13.24%	84 months	>\$36,000
Used Auto			
2000-2007	2.99% - 12.49%	24 months	Any
	2.99% - 12.74%	36 months	Any
	3.24% - 12.99%	48 months	Any
	3.49% - 13.24%	60 months	Any
	3.74% - 13.49%	72 months	>\$25,000
	3.99% - 13.74%	84 months	>\$36,000
1999 or older	5.99% - 15.74%	24 months	Any
	6.24% - 15.99%	36 months	Any
	6.49% - 16.24%	48 months	Any
	6.74% - 16.49%	60 months	Any
Classic Cars	6.50% - 18.00%	Up to 60 months	Any
New Motorcycle			
2008 or newer	5.50% - 15.75%	24 months	Any
	5.75% - 16.00%	36 months	Any
	6.00% - 16.25%	48 months	Any
	6.25% - 16.50%	60 months	Any
	6.50% - 16.75%	72 months	>\$25,000
	6.75% - 17.00%	84 months	>\$36,000
Used Motorcycle			
2005-2007	6.50% - 16.75%	24 months	Any
	6.75% - 17.00%	36 months	Any
	7.00% - 17.25%	48 months	Any
	7.25% - 17.50%	60 months	Any
	7.50% - 17.75%	72 months	>\$25,000
2000-2004	7.50% - 18.00%	24 months	Any
	7.75% - 18.00%	36 months	Any
	8.00% - 18.00%	48 months	Any
	8.25% - 18.00%	60 months	Any
1999 or older	8.50% - 18.00%	24 months	Any
	8.75% - 18.00%	36 months	Any
	9.00% - 18.00%	48 months	Any
	9.25% - 18.00%	60 months	Any
New ATV, Personal Watercraft, Snowmobile			
2008 or newer	6.50% - 16.75%	24 months	Any
	6.75% - 17.00%	36 months	Any
	7.00% - 17.25%	48 months	Any
	7.25% - 17.50%	60 months	Any
Used ATV, Personal Watercraft, Snowmobile			
2005-2007	7.50% - 17.75%	24 months	Any
	7.75% - 18.00%	36 months	Any
	8.00% - 18.00%	48 months	Any
	8.25% - 18.00%	60 months	Any
2000-2004	8.50% - 18.00%	24 months	Any
	8.75% - 18.00%	36 months	Any
	9.00% - 18.00%	48 months	Any
	9.25% - 18.00%	60 months	Any
1999 or older	9.50% - 18.00%	24 months	Any
	9.75% - 18.00%	36 months	Any
	10.00% - 18.00%	48 months	Any
	10.25% - 18.00%	60 months	Any

	Annual Percentage Rate (APR)	Repayment Term	Loan Amount
New RV/Boat			
2008 or newer	4.50% - 13.75%	24 months	Any
	4.75% - 14.00%	36 months	Any
	5.00% - 14.25%	48 months	Any
	5.25% - 14.50%	60 months	Any
	5.50% - 14.75%	72 months	>\$25,000
	5.75% - 15.00%	84 months	>\$36,000
	6.00% - 15.25%	96 months	>\$50,000
	6.25% - 15.50%	120 months	>\$50,000
	6.50% - 15.75%	180 months	>\$50,000
6.75% - 16.00%	240 months	>\$50,000	
Used RV/Boat			
2005-2007	5.50% - 15.75%	24 months	Any
	5.75% - 16.00%	36 months	Any
	6.00% - 16.25%	48 months	Any
	6.25% - 16.50%	60 months	Any
	6.50% - 16.75%	72 months	>\$25,000
	6.75% - 17.00%	84 months	>\$36,000
	7.00% - 17.25%	96 months	>\$50,000
	7.25% - 17.50%	120 months	>\$50,000
	7.50% - 17.75%	180 months	>\$50,000
2000-2004	6.50% - 16.75%	24 months	Any
	6.75% - 17.00%	36 months	Any
	7.00% - 17.25%	48 months	Any
	7.25% - 17.50%	60 months	Any
	7.50% - 17.75%	72 months	>\$25,000
	7.75% - 18.00%	84 months	>\$36,000
	8.00% - 18.00%	96 months	>\$50,000
	8.25% - 18.00%	120 months	>\$50,000
	8.50% - 18.00%	180 months	>\$50,000
1999 or older	7.50% - 17.75%	24 months	Any
	7.75% - 18.00%	36 months	Any
	8.00% - 18.00%	48 months	Any
	8.25% - 18.00%	60 months	Any
Other Collateral			
Any Age	6.50% - 18.00%	Up to 60 months	Any
Unsecured			
	12.00% - 18.00%	Up to 36 months	Up to \$5,000
	12.00% - 18.00%	48 months	Up to \$10,000
	12.00% - 18.00%	60 months	>\$10,000
Share Secured			
Shares	Share Rate + 3.00%	Up to 120 months	Share Balance
Certificate	Certificate Rate + 3.00%	Certificate Term	Certificate Balance
VISA			
Gold	9.75%		Up to \$5,000 limit
Classic	11.75% - 12.75%		Up to \$5,000 limit
Edge	15.00%		Up to \$250 limit
Standard	17.00%		Up to \$5,000 limit
Share Secured	18.00%		Up to \$5,000 limit

Restrictions and Conditions

Maximum financed is based on credit score, loan term and loan-to-value ratio of collateral
Collateral value determined by NADA Retail for New and Kelley Bluebook for Used
Final rate/APR will be determined after full underwriting of loan
Other restrictions and conditions may apply
Range of rates subject to change at any time
Stated range of rates not all inclusive of products available, contact a credit union lending representative for more information
Maximum unsecured per member based on credit score
\$20,000 - \$40,000 maximum amount financed on unsecured loans
Lowest auto loan rates include an additional .50% rate discount for automatic payments from a PNWFUCU checking account
Lowest secured consumer loan rates include an additional .50% rate discount for automatic payments from a PNWFUCU checking account and .50% rate discount for <80% loan-to-value ratio.
RV/Boat loans restricted to 180 months financing unless collateral and use meets 2nd home IRS guidelines.