



**Consumer Loan Rates  
Effective October 24, 2011**

|  | Annual Percentage Rate (APR) | Repayment Term | Loan Amount |
|--|------------------------------|----------------|-------------|
| <b>New Auto</b>                                  |                              |                |             |
| 2010 or newer                                    | 2.74% - 11.74%               | 24 months      | Any         |
|  | 2.74% - 11.99%               | 36 months      | Any         |
|  | 2.74% - 12.24%               | 48 months      | Any         |
|  | 2.74% - 12.49%               | 60 months      | Any         |
|  | 2.99% - 12.74%               | 72 months      | >\$15,000   |
|  | 3.24% - 12.99%               | 84 months      | >\$25,000   |
| <b>Used Auto</b>                                 |                              |                |             |
| 2002-2009  | 2.74% - 12.24%               | 24 months      | Any         |
|  | 2.74% - 12.49%               | 36 months      | Any         |
|  | 2.99% - 12.74%               | 48 months      | Any         |
|  | 3.24% - 12.99%               | 60 months      | Any         |
|  | 3.49% - 13.49%               | 72 months      | >\$15,000   |
|  | 3.74% - 13.74%               | 84 months      | >\$25,000   |
| 2001 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         |
| <b>New Motorcycle</b>                            |                              |                |             |
| 2010 or newer                                    | 6.00% - 15.75%               | 24 months      | Any         |
|  | 6.25% - 16.00%               | 36 months      | Any         |
|  | 6.50% - 16.25%               | 48 months      | Any         |
|  | 6.75% - 16.50%               | 60 months      | Any         |
|  | 7.00% - 16.75%               | 72 months      | >\$15,000   |
|  | 7.25% - 17.00%               | 84 months      | >\$25,000   |
| <b>Used Motorcycle</b>                           |                              |                |             |
| 2002-2009  | 8.00% - 17.75%               | 24 months      | Any         |
|  | 8.25% - 18.00%               | 36 months      | Any         |
|  | 8.50% - 12.50%               | 48 months      | Any         |
|  | 8.75% - 12.75%               | 60 months      | Any         |
| 2001 or older                                    | 9.00% - 13.00%               | 24 months      | Any         |
|  | 9.25% - 13.25%               | 36 months      | Any         |
|  | 9.50% - 13.50%               | 48 months      | Any         |
|  | 9.75% - 13.75%               | 60 months      | Any         |
| <b>New ATV, Personal Watercraft, Snowmobile</b>  |                              |                |             |
| 2010 or newer                                    | 7.00% - 16.75%               | 24 months      | Any         |
|  | 7.25% - 17.00%               | 36 months      | Any         |
|  | 7.50% - 17.25%               | 48 months      | Any         |
|  | 7.75% - 17.50%               | 60 months      | Any         |
| <b>Used ATV, Personal Watercraft, Snowmobile</b> |                              |                |             |
| 2002-2009  | 9.00% - 13.00%               | 24 months      | Any         |
|  | 9.25% - 13.25%               | 36 months      | Any         |
|  | 9.50% - 13.50%               | 48 months      | Any         |
|  | 9.75% - 13.75%               | 60 months      | Any         |
| 2001 or older                                    | 10.00% - 14.00%              | 24 months      | Any         |
|  | 10.25% - 14.25%              | 36 months      | Any         |
|  | 10.50% - 14.50%              | 48 months      | Any         |
|  | 10.75% - 14.75%              | 60 months      | Any         |

|                         | Annual Percentage Rate (APR) | Repayment Term   | Loan Amount         |
|-------------------------|------------------------------|------------------|---------------------|
| <b>New RV/Boat</b>      |                              |                  |                     |
| 2010 or newer           | 5.00% - 14.75%               | 24 months        | Any                 |
|                         | 5.25% - 15.00%               | 36 months        | Any                 |
|                         | 5.50% - 15.25%               | 48 months        | Any                 |
|                         | 5.75% - 15.50%               | 60 months        | Any                 |
|                         | 6.00% - 15.75%               | 72 months        | >\$15,000           |
|                         | 6.25% - 16.00%               | 84 months        | >\$25,000           |
|                         | 6.50% - 16.25%               | 96 months        | >\$35,000           |
|                         | 6.75% - 16.50%               | 120 months       | >\$50,000           |
|                         | 7.00% - 16.75%               | 180 months       | >\$75,000           |
| 7.25% - 17.00%          | 240 months                   | >\$100,000       |                     |
| <b>Used RV/Boat</b>     |                              |                  |                     |
| 2002-2009               | 6.00% - 15.75%               | 24 months        | Any                 |
|                         | 6.25% - 16.00%               | 36 months        | Any                 |
|                         | 6.50% - 16.25%               | 48 months        | Any                 |
|                         | 6.75% - 16.50%               | 60 months        | Any                 |
|                         | 7.00% - 16.75%               | 72 months        | >\$15,000           |
|                         | 7.25% - 17.00%               | 84 months        | >\$25,000           |
|                         | 7.50% - 11.50%               | 96 months        | >\$35,000           |
|                         | 7.75% - 11.75%               | 120 months       | >\$50,000           |
| 8.00% - 12.00%          | 180 months                   | >\$75,000        |                     |
| 2001 or older           | 8.00% - 17.75%               | 24 months        | Any                 |
|                         | 8.25% - 18.00%               | 36 months        | Any                 |
|                         | 8.50% - 12.50%               | 48 months        | Any                 |
|                         | 8.75% - 12.75%               | 60 months        | Any                 |
| <b>Other Collateral</b> |                              |                  |                     |
| Any Age                 | 6.50% - 18.00%               | Up to 60 months  | Any                 |
| <b>Unsecured</b>        |                              |                  |                     |
|                         | 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           |
| <b>Share Secured</b>    |                              |                  |                     |
| Shares                  | Share Rate + 3.00%           | Up to 120 months | Share Balance       |
| Certificate             | Certificate Rate + 3.00%     | Certificate Term | Certificate Balance |
| <b>VISA</b>             |                              |                  |                     |
| Gold                    | 9.75%                        |                  | Up to \$5,000 limit |
| Uchoose Rewards         | 11.75% - 18.00%              |                  | 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  
RV/Boat loans restricted to 180 months financing unless collateral and use meets 2nd home IRS guidelines.