



**Pacific NW Federal Credit Union  
Consumer Loan Rates  
Effective Date: January 2, 2019**

| <b>Loan Type</b> | <b>Model Years</b> | <b>Annual Percentage Rate (APR)*</b> | <b>Loan Term</b>     |
|------------------|--------------------|--------------------------------------|----------------------|
| New Auto         | 2016 & Newer       | <b>2.54% - 18.00%</b>                | Up to 84 months      |
| Used Auto        | 2010-2015          | <b>2.69% - 18.00%</b>                | Up to 84 months      |
| Older Auto       | 2009 & Older       | <b>5.99% - 18.00%</b>                | Up to 72 months      |
| New Motorcycle   | 2016 & Newer       | <b>5.60% - 18.00%</b>                | Up to 84 months      |
| Used Motorcycle  | 2010-2015          | <b>7.60% - 18.00%</b>                | Up to 60 months      |
| Older Motorcycle | 2009 & Older       | <b>9.10% - 18.00%</b>                | Up to 60 months      |
| New RV           | 2016 & Newer       | <b>5.10% - 18.00%</b>                | Up to 240 months     |
| Used RV          | 2010-2015          | <b>5.60% - 18.00%</b>                | Up to 240 months     |
| Older RV         | 2009 & Older       | <b>6.85% - 18.00%</b>                | Up to 120 months     |
| New Boat         | 2016 & Newer       | <b>4.35% - 18.00%</b>                | Up to 240 months     |
| Used Boat        | 2010-2015          | <b>4.85% - 18.00%</b>                | Up to 240 months     |
| Older Boat       | 2009 & Older       | <b>6.85% - 18.00%</b>                | Up to 120 months     |
| Other Secured    |                    | <b>6.60% - 18.00%</b>                | Up to 60 months      |
| Personal Loan    |                    | <b>10.09% - 18.00%</b>               | Up to 60 months      |
| Share Secured    |                    | <b>Share Rate + 3.00%</b>            | Up to 120 months     |
| CD Secured       |                    | <b>CD Rate + 3.00%</b>               | Certificate Maturity |
| VISA Cash Back   |                    | <b>10.74% - 18.00%</b>               | Revolving            |

**Checking Relationship:**

**ADD .50% to rate above if you do not have a Pacific NW FCU checking account that you'll be using for automatic loan payments!**

- Range of rates subject to change at any time;
- Final APR based on credit score, collateral type and loan term;
- Loan amount, term and loan to collateral ratio based on credit qualifications;
- Collateral value determined by Kelley Bluebook or NADA;
- RV and Boat loans not available if lived in (or planning to live in) 5 or more months per year;
- 240 month loan term subject to restrictions and conditions;
- Share and CD secured loans require 100% pledge of shares;
- See VISA Application and Solicitation disclosure for terms and conditions;
- Membership eligibility and Membership required to borrow.