



**Pacific NW Federal Credit Union  
Consumer Loan Rates  
Effective Date: March 1, 2019**

<b>Loan Type</b>	<b>Model Years</b>	<b>Annual Percentage Rate (APR)*</b>	<b>Loan Term</b>
New Auto	2016 & Newer	<b>2.69% - 18.00%</b>	Up to 84 months
Used Auto	2010-2015	<b>2.84% - 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.