



**Pacific NW Federal Credit Union  
Consumer Loan Rates  
Effective Date: March 6, 2020**

<b>Loan Type</b>	<b>Annual Percentage Rate (APR)*</b>	<b>Repayment Term</b>
<b>New Auto 2017 &amp; Newer</b>	<b>2.79% - 16.54%</b>	Up to 24 months
	<b>3.04% - 16.79%</b>	25-36 months
	<b>3.29% - 17.04%</b>	37-48 months
	<b>3.49% - 17.24%</b>	49-60 months
	<b>3.59% - 17.34%</b>	61-66 months
	<b>3.64% - 17.39%</b>	67-72 months
	<b>4.14% - 17.89%</b>	73-84 months
<b>Used Auto 2011-2016</b>	<b>2.94% - 16.69%</b>	Up to 24 months
	<b>3.19% - 16.94%</b>	25-36 months
	<b>3.44% - 17.19%</b>	37-48 months
	<b>3.64% - 17.39%</b>	49-60 months
	<b>3.69% - 17.44%</b>	61-66 months
	<b>3.79% - 17.54%</b>	67-72 months
	<b>4.29% - 18.00%</b>	73-84 months
<b>Older Auto 2010 &amp; Older</b>	<b>5.99% - 18.00%</b>	Up to 24 months
	<b>6.24% - 18.00%</b>	25-36 months
	<b>6.49% - 18.00%</b>	37-48 months
	<b>6.74% - 18.00%</b>	49-60 months
<b>New Motorcycle 2017 &amp; Newer</b>	<b>5.60% - 18.00%</b>	Up to 24 months
	<b>5.85% - 18.00%</b>	25-36 months
	<b>6.10% - 18.00%</b>	37-48 months
	<b>6.35% - 18.00%</b>	49-60 months
	<b>6.60% - 18.00%</b>	67-72 months
	<b>6.85% - 18.00%</b>	73-84 months
<b>Used Motorcycle 2011-2016</b>	<b>7.60% - 18.00%</b>	Up to 24 months
	<b>7.85% - 18.00%</b>	25-36 months
	<b>8.10% - 18.00%</b>	37-48 months
	<b>8.35% - 18.00%</b>	49-60 months
	<b>8.60% - 18.00%</b>	67-72 months
	<b>8.85% - 18.00%</b>	73-84 months



<b>Older Motorcycle 2010 &amp; Older</b>	<b>8.60% - 18.00%</b>	Up to 24 months
	<b>8.85% - 18.00%</b>	25-36 months
	<b>9.10% - 18.00%</b>	37-48 months
	<b>9.35% - 18.00%</b>	49-60 months
<b>New RV 2017 &amp; Newer</b>	<b>5.10% - 18.00%</b>	Up to 240 months
<b>Used RV 2011-2016</b>	<b>5.60% - 18.00%</b>	Up to 240 months
<b>Older RV 2010 &amp; Older</b>	<b>6.85% - 18.00%</b>	Up to 120 months
<b>New Boat 2017 &amp; Newer</b>	<b>4.35% - 18.00%</b>	Up to 240 months
<b>Used Boat 2011-2016</b>	<b>4.85% - 18.00%</b>	Up to 240 months
<b>Older Boat 2010 &amp; Older</b>	<b>6.85% - 18.00%</b>	Up to 120 months
<b>Other Secured Personal Loan</b>	<b>6.60% - 18.00%</b>	Up to 60 months
<b>Share Secured</b>	<b>Share Rate + 3.00%</b>	Up to 120 months
<b>CD Secured</b>	<b>CD Rate + 3.00%</b>	Up to 60 months or Certificate Maturity, whichever is lower
<b>VISA Cash Back</b>	<b>9.49% - 18.00%</b>	Revolving

**\*APR=Annual Percentage Rate.** APRs range from 2.79% to 18.00%. The APR you qualify for is based on repayment period, collateral year and your credit qualifications, including credit score. Payment example: If you borrow \$20,000 for 60 months at 3.49% APR, your monthly payment would be \$363.77. Lowest APRs in each range include Autopay discount which provides a qualifying rate discount of .50% APR for automatic loan payments from your Pacific NW FCU checking. Autopay discount is not available for credit card, savings/certificate-secured loans, unsecured loans, mortgages, home equity loans and business loans. Other terms and conditions apply. Contact us for additional information. Membership required to borrow. Pacific NW FCU may offer other rates in the future.