



**Pacific NW Federal Credit Union
Consumer Loan Rates
Effective Date: July 13, 2020**

Loan Type	Annual Percentage Rate (APR)*	Repayment Term
New Auto 2017 & Newer	2.54% - 16.79%	Up to 24 months
	2.79% - 17.04%	25-36 months
	3.04% - 17.29%	37-48 months
	3.24% - 17.49%	49-60 months
	3.34% - 17.59%	61-66 months
	3.39% - 17.64%	67-72 months
	3.89% - 18.00%	73-84 months
Used Auto 2011-2016	2.69% - 16.94%	Up to 24 months
	2.94% - 17.19%	25-36 months
	3.19% - 17.44%	37-48 months
	3.39% - 17.64%	49-60 months
	3.44% - 17.69%	61-66 months
	3.54% - 17.79%	67-72 months
	4.40% - 18.00%	73-84 months
Older Auto 2010 & Older	5.99% - 18.00%	Up to 24 months
	6.24% - 18.00%	25-36 months
	6.49% - 18.00%	37-48 months
	6.74% - 18.00%	49-60 months
New Motorcycle 2017 & Newer	5.60% - 18.00%	Up to 24 months
	5.85% - 18.00%	25-36 months
	6.10% - 18.00%	37-48 months
	6.35% - 18.00%	49-60 months
	6.60% - 18.00%	67-72 months
	6.85% - 18.00%	73-84 months
Used Motorcycle 2011-2016	7.60% - 18.00%	Up to 24 months
	7.85% - 18.00%	25-36 months
	8.10% - 18.00%	37-48 months
	8.35% - 18.00%	49-60 months
	8.60% - 18.00%	67-72 months
	8.85% - 18.00%	73-84 months



Older Motorcycle 2010 & Older	8.60% - 18.00%	Up to 24 months
	8.85% - 18.00%	25-36 months
	9.10% - 18.00%	37-48 months
	9.35% - 18.00%	49-60 months
New RV 2017 & Newer	4.10% - 18.00%	Up to 240 months
Used RV 2011-2016	4.60% - 18.00%	Up to 240 months
Older RV 2010 & Older	5.85% - 18.00%	Up to 120 months
New Boat 2017 & Newer	4.10% - 18.00%	Up to 240 months
Used Boat 2011-2016	4.85% - 18.00%	Up to 240 months
Older Boat 2010 & Older	6.85% - 18.00%	Up to 120 months
Other Secured	6.60% - 18.00%	Up to 60 months
Personal Loan	10.09% - 18.00%	Up to 60 months
Share Secured	Share Rate + 3.00%	Up to 120 months
CD Secured	CD Rate + 3.00%	Up to 60 months or Certificate Maturity, whichever is lower
VISA	8.49% - 18.00%	Revolving

***APR=Annual Percentage Rate.** APRs range from 2.54% 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.