



**Pacific NW Federal Credit Union  
Consumer Loan Rates  
Effective Date: January 02, 2026**

Loan Type	Annual Percentage Rate (APR)*	Available Terms	Estimated minimum monthly payment based on available term and \$20,000 loan amount
New Auto	<b>5.44% - 18.00%</b>	Up to 60 months	\$382.23 at 5.44% APR*
Used Auto	<b>5.69% - 18.00%</b>	Up to 60 months	\$384.57 at 5.69% APR*
New Auto	<b>5.54% - 18.00%</b>	61-72 months	\$327.79 at 5.54% APR*
Used Auto	<b>5.79% - 18.00%</b>	61-72 months	\$330.17 at 5.79% APR*
New Auto	<b>5.74% - 18.00%</b>	73-84 months	\$290.29 at 5.74% APR*
Used Auto	<b>5.99% - 18.00%</b>	73-84 months	\$292.71 at 5.99% APR*
Older Auto	<b>9.10% - 18.00%</b>	Up to 60 months	\$416.24 at 9.10% APR*
New Motorcycle	<b>8.95% - 18.00%</b>	Up to 84 months	\$423.59 at 9.70% APR*
Used Motorcycle	<b>8.75% - 18.00%</b>	Up to 84 months	\$421.59 at 9.50% APR*
Older Motorcycle	<b>13.20% - 18.00%</b>	Up to 60 months	\$467.36 at 13.95% APR*
New RV	<b>8.49% - 18.00%</b>	Up to 240 months	\$411.64 at 8.49% APR*
Used RV	<b>9.10% - 18.00%</b>	Up to 240 months	\$417.67 at 9.10% APR*
Older RV	<b>9.85% - 18.00%</b>	Up to 120 months	\$425.15 at 9.85% APR*
New Boat	<b>8.70% - 18.00%</b>	Up to 240 months	\$413.71 at 8.70% APR*
Used Boat	<b>9.35% - 18.00%</b>	Up to 240 months	\$420.15 at 9.35% APR*
Older Boat	<b>11.35% - 18.00%</b>	Up to 120 months	\$440.35 at 11.35% APR*
Other Secured and Powersports	<b>9.10% - 18.00%</b>	Up to 60 months	\$423.46 at 9.85% APR*
Personal Loan	<b>12.49% - 18.00%</b>	Up to 60 months	\$449.85 at 12.49% APR*
Share Secured	Call or Text for Current Rate	Up to 120 months	\$360.72 at 3.10% APR*
CD Secured	Call or Text for Current Rate	Up to 60 months	\$375.31 at 4.69% APR*
VISA	<b>11.99% - 18.00%</b>	Revolving	3% of outstanding balance monthly

New is collateral years 2023 & Newer, Used is collateral years 2017-2022 and Older is collateral years 2016 & Older \*APR=Annual Percentage Rate. The APR you qualify for is based on repayment period, collateral year, available rate discounts and your credit qualifications, including credit score, and any applicable rate discount. **Rate discounts available:** 0.25% discount off stated APR for automatic loan payments from your active Pacific NW FCU checking, 0.15% discount off stated APR on new and used auto for loan-to-value ratio </= 100%, 0.50% discount off stated APR on new and used auto for teacher or classified employee of a K-12 school, and 0.25% discount off stated APR for a EV/Hybrid vehicle. 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. **Rates are subject to change at any time. All loans are subject to credit approval. Some restrictions apply on available terms.**