



PREMIER COMMUNITY CREDIT UNION

We're here for you.

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LENDING RATES*

Effective: December 15, 2011

Vehicle Loans (Rates include relationship discount)	Minimum Amount	Terms	750+		690-749		665-689		630-664		600-629
			90% LTV	Up To 125% LTV	90% LTV	Up To 125% LTV	90% LTV	Up To 115% LTV	90% LTV	Up To 100% LTV	80% LTV
Autos, Pickups, Vans - New and Used	\$ 5,000	Up To 60 Mo.	2.99%	3.49%	4.00%	4.50%	6.00%	7.00%	8.50%	9.50%	13.50%
Motorcycles	\$ 20,000	Up To 84 Mo.	3.99%	4.50%	5.00%	5.50%	7.00%	8.00%	9.50%	10.50%	N/A

1. Used vehicles 100,000+ miles, Add 1% to Auto Rates; Vehicles more than 7 years old: Add 1% to Auto Rates. Maximum term is 48 months.

2. Motorcycles, Add 1% to Applicable Auto Rates.

3. Any auto loan under \$5000 add 2%.

Recreational Vehicle Loans	Minimum Amount	Terms	750+	690-749	665-689	630-664	600-629
			Up To 100% LTV	Up To 90% LTV	Up To 80% LTV	Up To 70% LTV	N/A
Recreational Vehicles - New and Used	\$ 10,000	Up to 72 Mo.	7.99%	9.00%	12.00%	14.00%	N/A
Travel Trailers, 5th Wheels, Boats	\$ 25,000	Up to 120 Mo.	8.50%	9.50%	13.00%	14.50%	N/A

1. Used recreational vehicles are not to exceed 15 years by the end of the loan term. For example, a 5 year old vehicle could not be financed for more than 10 years.

Share & Certificate Loans	Minimum Amount	Maximum Amount	Term	Not Risk Based
Share Loan	\$ 500	Up To 100%	Up To 60 Mo.	Highest Rate Published + 2.50%
Certificate Loan	\$ 500	Up To 95%	Term of Certificate	Certificate Rate Earned + 2.50%

Credit Cards* (Refer to Visa Disclosure for more info.)	Minimum Amount	Maximum Amount	750+	690-749	665-689	630-664	600-629
Visa Gold	\$ 5,000	\$ 20,000	9.99%		N/A		N/A
Visa Classic	\$ 500	\$ 20,000	12.99%				N/A
Student / Starter Visa	\$ 300	\$ 2,500	14.99%				N/A
Secured Visa	\$ 500	\$ 20,000	9.99%				
Fresh Start Visa	\$ 500	\$ 1,000	16.99%				

Signature Loan	Minimum Amount	Maximum Amount	750+	690+	665-689	630-664	600-629
Signature Loan (Maximum of 60 month term)	\$ 2,000	\$ 20,000	8.49%	9.00%	11.00%	13.50%	18.00%

1. Any signature loan under \$2,000 add 2%.

Signature LOC*	Minimum Amount	Maximum Amount	750+	690-749	665-689	630-664	600-629
Signature Line of Credit	\$ 2,000	\$ 20,000	8.49%	9.00%	11.00%	13.50%	18.00%

1. Rates include .50% discount for (Checking, Automatic Payment, E-statements and Online Banking). If these services are not utilized, add .50%; Add .25% if only Automatic Payment is applicable.

2. Any signature LOC under \$2000 add 2%.

Simple Overdraft Line of Credit	Minimum Amount	Maximum Amount	Not Risk Based			
Simple Overdraft Line of Credit	\$ 100	\$ 500	18.00%			

1. An overdraft fee of \$10 will be assessed per transfer.

Home Equity Loans	Minimum Amount	Maximum Amount	Terms	690+	665-689	630-664	600-629
Home Equity Loan	\$ 10,000	80% CLTV \$ 50,000	Up To 7 Years 8-15 Yrs	5.00% 5.50%	6.00% 6.50%	N/A	
Home Equity Line of Credit	\$ 10,000	80% CLTV \$ 50,000	5 Yr. Draw 10 Yr. Repay	Prime Rate + 2.00%	Prime Rate + 3.00%	N/A	

1. Primary homes only (owner occupied). Second homes will be limited to a maximum of 70% CLTV.

* All Rates (excluding Real Estate) include .50% discount for (Checking, Automatic Payment, E-statements and Online Banking).

* If these services are not utilized, add .50%; Add .25% if only Automatic Payment is applicable.

* Subject to terms and conditions, and Annual Percentage Rate (APR) on approved credit.

* All lines of credit will have periodic credit reviews and the credit limit may be changed at anytime.

* 4% interest rate floor on all variable loans.

* Membership required for loan approval

* Rates are subject to change at any time



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.