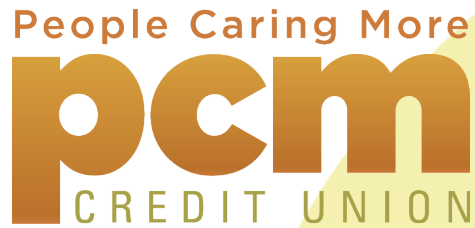


LOAN RATES

Effective January 1, 2021



For the most current rates, visit www.pcmcu.org/rates

PERSONAL LOANS

	48 months		49-72 months		73-84 months	
	APR	Cost/\$1K	APR	Cost/\$1K	APR	Cost/\$1K
Base	2.49%	\$21.91	2.75%	\$15.08	3.75%	\$13.55
+1% Credit Score 636-734	3.49%	\$22.35	3.75%	\$15.53	4.75%	\$14.02
+2% Credit Score 635 or <	4.49%	\$22.80	4.75%	\$15.99	5.75%	\$14.60
+1% Collateral < \$10,000	3.49%	\$22.35	3.75%	\$15.53		

May qualify for .25% rate discount. Please contact a loan officer for details.

Rates subject to change

KWIK CASH LOAN

	APR	Cost/\$1000
Base	7.49%	\$20.00
+1% Credit Score 636-734	8.49%	\$20.00
+3% Credit Score 635 or <	10.49%	\$20.00

EQUITY EDGE UNSECURED

	APR	Cost/\$1000
	3.75%	\$7.28

SIGNATURE LOAN

	APR	Cost/\$1000
Base	7.49%	\$20.03
+1% Credit Score 636-734	8.49%	\$20.51
+3% Credit Score 635 or <	10.49%	\$21.48

CREDIT CARDS

Life and Disability Insurance is available on most loans. Members with credit scores of 635 or less may be subject to a higher rate. This applies to all types of loans listed.

Direct Dial Assistance

Contact a PCMCU loan officer for complete details

Green Bay (920) 593-2203

Marinette (715) 732-4001

Visit www.pcmcu.org for the best Mortgage Tools available!

Federally Insured by NCUA

HOME LOANS



Rate APR Cost/\$1000

FIXED RATE MORTGAGES

10 Year Fixed	2.49%	2.616%	\$9.42
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Fixed Rate Terms up to 30 Years Available!

Visit our Online Mortgage Web Center at www.pcmcu.org!

ADJUSTABLE RATE MORTGAGES (ARMS)

15 Year Amortization	2.99%	3.078%	\$6.90
20 Year Amortization	3.25%	3.319%	\$5.67
30 Year Amortization	3.49%	3.541%	\$4.48

HOME EQUITY LINES OF CREDIT

80% Max LTV Variable Rate - Prime +0%*
(Min. APR 3.99% / Max. APR 11%) **3.99%** \$10.00

100% Max LTV Variable Rate - Prime +1%*
(Min. APR 4.99% / Max. APR 11%) **4.99%** \$10.00

100% Max LTV Fixed Rate **7.49%** \$20.00

*Variable Rates Adjust Quarterly according to the Wall Street Journal Prime.

Rate APR Cost/\$1000
HOME EQUITY LOANS (Based on 15-year term)

Home Equity Loan:
80% Max LTV **3.75%** 4.155% \$7.27

Equity Edge Loan:
100% Max LTV **4.49%** 4.904% \$7.64

VACANT LAND (Based on 15-year term)
Call for details **3.99%** 4.334% \$7.39

CONSTRUCTION LOAN
Call for details **3.49%** \$5.81

NEW PURCHASE HOME LOAN
Call for details **2.49%** 2.526% \$3.95

APR=Annual Percentage Rate. Rates subject to change without notice.
LTV=Loan to Value

ARM (Adjustable Rate Mortgages) Loan is a fixed rate for 7 years. The maximum annual adjustment after the 7th year is 1%. The maximum lifetime adjustment is 4%. Private Mortgage Insurance (PMI) may be required, which will affect the APR. Escrow account may be required. APR listed is based on a \$100,000 loan.

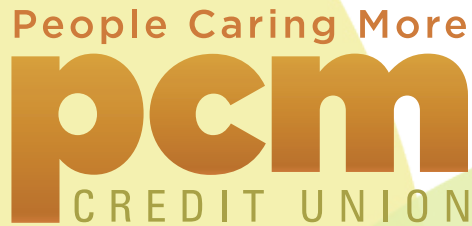
Down Payment Options: Home loans for purchase require as little as 3% down payment. 10% down payment loans are still available with no PMI.

Maximum \$499 in closing costs on NEW money refinance/ purchase.



DEPOSIT RATES

Effective December 1, 2020



For the most current rates, visit www.pcmcu.org/rates

SHARE SAVINGS

The minimum requirement for obtaining membership is a \$5.00 deposit into a Regular Share Savings Account.

Account Type	Balance	Dividend Rate	APY
Regular Share	\$0-99	0.00%	0.00%
	\$100 +	0.20%	0.20%
Dream. Save. WIN!*	\$0-99	0.00%	0.00%
	\$100 +	0.30%	0.30%
Rewards Savings	Up to \$500	7.25%	7.50%
	\$500.01 +	0.20%	0.20%
Super Shares	\$2,500-24,999	0.30%	0.30%
	\$25,000-49,999	0.40%	0.40%
	\$50,000-74,999	0.50%	0.50%
	\$75,000-99,999	0.60%	0.60%
	\$100,000 +	0.70%	0.70%
If balance falls below \$2,500, the dividend rate will be the rate paid on Regular Shares.			
Top Ten Shares*	\$5,000-24,999	0.40%	0.40%
	\$25,000-49,999	0.50%	0.50%
	\$50,000-74,999	0.60%	0.60%
	\$75,000-99,999	0.70%	0.70%
	\$100,000 +	0.80%	0.80%
If balance falls below \$5,000, the dividend rate will be the rate paid on Regular Shares.			
Checking	\$5,000 +	0.10%	0.10%
Christmas Club*	\$25 +	0.25%	0.25%
HSA	\$100 +	0.30%	0.30%
IRA Share A	\$100 +	0.30%	0.30%

APY=Annual Percentage Yield. Rates and terms are subject to change without notice.

* For details on applicable penalties, please view our *Rate & Fee Disclosure* at www.pcmcu.org.

SHARE CERTIFICATES

Share Certificates include Roth & Traditional Share IRAs.

Min. Balance	Term	Dividend Rate	APY
\$500	3 Month	0.40%	0.40%
\$500	6 Month	0.50%	0.50%
\$500	7 Month	0.55%	0.55%
\$500	9 Month	0.65%	0.65%
\$500	12 Month	0.70%	0.70%
\$500	15 Month	0.80%	0.80%
\$500	18 Month	0.85%	0.85%
\$500	24 Month	0.95%	0.95%
\$500	30 Month	1.00%	1.00%
\$500	36 Month	1.05%	1.06%
\$500	48 Month	1.09%	1.10%

CD SPECIALS

\$10,000	5 Month	0.60%	0.60%
\$10,000	25 Month	1.00%	1.00%

90 day penalty on Share Certificates 1 year or less; 180 day penalty on Certificates over 1 year for early withdrawal. Dividends are earned daily and posted monthly to all accounts. Special Term Certificates will not auto renew upon maturity. Balance will transfer to the Regular Share or IRA Share Account.

Online Access

For added convenience, download the PCMCU mobile app and start saving with Mobile Deposit.



Questions? Please contact PCMCU or visit www.pcmcu.org/rates.
Green Bay (920) 499-2831 Marinette (715) 732-4051

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