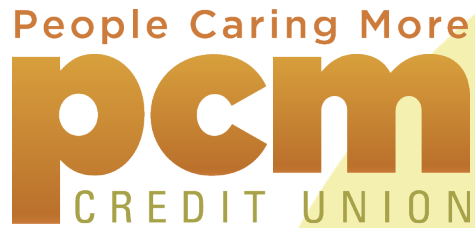


# LOAN RATES

Effective November 1, 2023



For the most current rates, visit [www.pcmcu.org/rates](http://www.pcmcu.org/rates)

## PERSONAL LOANS

	48 months		49-72 months		73-84 months	
	APR	PMT/\$1K	APR	PMT/\$1K	APR	PMT/\$1K
Base	<b>6.49%</b>	\$23.72	<b>6.74%</b>	\$16.93	<b>7.99%</b>	\$15.59
+1% Credit Score 636-734	<b>7.49%</b>	\$24.18	<b>7.74%</b>	\$17.41	<b>8.99%</b>	\$16.09
+2% Credit Score 635 or <	<b>8.49%</b>	\$24.65	<b>8.74%</b>	\$17.90	<b>9.99%</b>	\$16.60
+1% Collateral <\$10,000	<b>7.49%</b>	\$24.18	<b>7.74%</b>	\$17.41	<b>8.99%</b>	\$16.09

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

Rates subject to change

### KWIK CASH LOAN

	APR	PMT/\$1000
Base	<b>10.99%</b>	\$20.00
+1% Credit Score 636-734	<b>11.99%</b>	\$20.00
+3% Credit Score 635 or <	<b>13.99%</b>	\$20.00

### EQUITY EDGE UNSECURED

Home Improvement Loan	<b>8.49%</b>	\$9.85
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### SIGNATURE LOAN

Base	<b>10.99%</b>	\$21.74
+1% Credit Score 636-734	<b>11.99%</b>	\$22.24
+3% Credit Score 635 or <	<b>13.99%</b>	\$23.27

### CREDIT CARDS

MasterCard Copper & MasterCard Platinum Rewards	<b>9.88%</b>	\$20.00
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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](http://www.pcmcu.org) for the best Mortgage Tools available!



## HOME LOANS

Rate APR PMT/\$1000

### FIXED RATE MORTGAGES

**Fixed Rate Terms up to 30 Years Available!**

Please contact a PCM Lender for complete details or Visit our Online Mortgage Web Center at [www.pcmcu.org](http://www.pcmcu.org)

### ADJUSTABLE RATE MORTGAGES (ARMS)

15 Year Amortization	<b>7.125%</b>	7.273%	\$9.06
20 Year Amortization	<b>7.375%</b>	7.403%	\$7.99
30 Year Amortization	<b>7.375%</b>	7.398%	\$6.91

### HOME EQUITY LINES OF CREDIT

<b>80% Max LTV</b> Variable Rate - Prime +0%* (Min. APR 4.49%/ Max. APR 11%)	<b>7.99%</b>	\$10.00
<b>100% Max LTV</b> Variable Rate - Prime +1%* (Min. APR 5.49%/ Max. APR 11%)	<b>8.99%</b>	\$10.00
<b>100% Max LTV</b> Fixed Rate	<b>10.99%</b>	\$20.00

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

Rate APR PMT/\$1000

### HOME EQUITY LOANS

<b>Home Equity Loan:</b> 80% Max LTV	<b>6.99%</b>	7.469%	\$8.99
<b>Equity Edge Loan:</b> 100% Max LTV	<b>7.24%</b>	8.099%	\$9.13

### VACANT LAND

Call for details	<b>6.99%</b>	7.539%	\$9.01
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### CONSTRUCTION LOAN

Call for details	<b>6.74%</b>	6.921%	\$5.62
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PMT = Monthly Payment  
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 \$200,000 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.

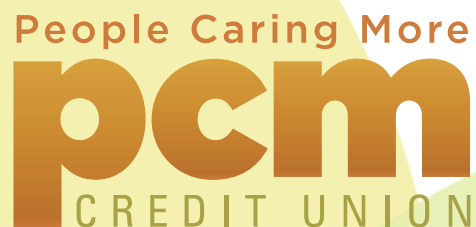
**\$1,299 capped closing costs** on NEW money refinance/ purchase.

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# DEPOSIT RATES

Effective November 1, 2023



For the most current rates, visit [www.pcmcu.org/rates](http://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
<b>Regular Share</b>	\$0-99	0.00%	<b>0.00%</b>
	\$100 +	0.35%	<b>0.35%</b>
<b>Dream. Save. WIN!*</b>	\$0-99	0.00%	<b>0.00%</b>
	\$100 +	1.24%	<b>1.25%</b>
<b>Rewards Savings</b>	Up to \$500	7.25%	<b>7.50%</b>
	\$500.01 +	0.35%	<b>0.35%</b>
<b>Super Shares</b> Includes Roth & Traditional IRA and CESA Share	\$5,000 - 49,999	1.98%	<b>2.00%</b>
	\$50,000 - 99,999	2.23%	<b>2.25%</b>
	\$100,000 - 199,999	2.72%	<b>2.75%</b>
	\$200,000 - 499,999	3.69%	<b>3.75%</b>
	\$500,000 +	3.93%	<b>4.00%</b>
If balance falls below \$5,000, the dividend rate will be the rate paid on Regular Shares.			
<b>Top Ten Shares*</b>	\$5,000 - 49,999	2.23%	<b>2.25%</b>
	\$50,000 - 99,999	2.47%	<b>2.50%</b>
	\$100,000 - 199,999	2.96%	<b>3.00%</b>
	\$200,000 - 499,999	3.93%	<b>4.00%</b>
	\$500,000 +	4.17%	<b>4.25%</b>
If balance falls below \$5,000, the dividend rate will be the rate paid on Regular Shares. Withdrawals may be made the top (first) ten days of each calendar month with no penalty.			
<b>Checking</b>	\$5,000 +	0.15%	<b>0.15%</b>
<b>Christmas Club*</b>	\$25 +	1.00%	<b>1.00%</b>
<b>HSA</b>	\$100 +	1.24%	<b>1.25%</b>

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

\* For details on applicable penalties, view *Rate & Fee Disclosure* located under 'Account Disclosures' within PCM's **Virtual Branch**.

## Online Access

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



## SHARE CERTIFICATES

Share Certificates include Roth & Traditional Share IRAs.

Min. Balance	Term	Dividend Rate	APY
\$500	<b>3, 5, 6 or 7 Month</b>	2.72%	<b>2.75%</b>
\$500	<b>9 or 12 Month</b>	3.45%	<b>3.50%</b>
\$500	<b>15 or 18 Month</b>	3.45%	<b>3.50%</b>
\$500	<b>24 or 25 Month</b>	3.69%	<b>3.75%</b>
\$500	<b>30 or 36 Month</b>	3.93%	<b>4.00%</b>
\$500	<b>48 Month</b>	3.93%	<b>4.00%</b>

## SPECIALS

\$500	<b>*13 Month</b>	4.41%	<b>4.50%</b>
\$5,000	<b>**10 Month</b>	5.13%	<b>5.25%</b>
\$250,000	<b>**10 Month</b>	5.37%	<b>5.50%</b>

Share Certificate early withdrawal penalties: 90 days of interest if 1 year or less; 180 days of interest if over 1 year. Dividends are earned monthly and posted monthly to all accounts. APY = Annual Percentage Yield

\*One 13-month share certificate per account. No penalty for early withdrawal. See full disclosure at [www.pcmcu.org/deposits/certificates](http://www.pcmcu.org/deposits/certificates)

Questions? Please contact PCMCU or visit [www.pcmcu.org/rates](http://www.pcmcu.org/rates).

**Green Bay (920) 499-2831 Marinette (715) 732-4051**

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