

LOAN RATES

Effective March 11, 2024

People Caring More
pcm
CREDIT UNION

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

PERSONAL LOANS

	48 months		49-72 months		73-84 months	
	APR	PMT/\$1K	APR	PMT/\$1K	APR	PMT/\$1K
Base	6.49%	\$23.72	6.74%	\$16.93	7.99%	\$15.59
+1% Credit Score 636-734	7.49%	\$24.18	7.74%	\$17.41	8.99%	\$16.09
+2% Credit Score 635 or <	8.49%	\$24.65	8.74%	\$17.90	9.99%	\$16.60
+1% Collateral <\$10,000	7.49%	\$24.18	7.74%	\$17.41	8.99%	\$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	10.99%	\$20.00
+1% Credit Score 636-734	11.99%	\$20.00
+3% Credit Score 635 or <	13.99%	\$20.00

EQUITY EDGE UNSECURED

Home Improvement Loan	8.49%	\$9.85
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SIGNATURE LOAN

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

CREDIT CARDS

MasterCard Copper & MasterCard Platinum Rewards	9.88%	\$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 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!

ADJUSTABLE RATE MORTGAGES (ARMS)

15 Year Amortization	6.50%	6.585%	\$8.79
20 Year Amortization	6.625%	6.684%	\$7.54
30 Year Amortization	6.625%	6.701%	\$6.41

HOME EQUITY LINES OF CREDIT

80% Max LTV Variable Rate - Prime +0%* (Min. APR 4.49%/ Max. APR 11%)	8.25%	\$10.00
100% Max LTV Variable Rate - Prime +1%* (Min. APR 5.49%/ Max. APR 11%)	9.25%	\$10.00
100% Max LTV Fixed Rate	10.99%	\$20.00

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

Rate APR PMT/\$1000

HOME EQUITY LOANS

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

VACANT LAND

Call for details	6.99%	7.539%	\$9.01
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CONSTRUCTION LOAN

Call for details	6.25%	6.619%	\$5.21
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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.

Federally Insured by NCUA



DEPOSIT RATES

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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 +	0.15%	0.15%
Dream. Save. WIN!*	\$0-99	0.00%	0.00%
	\$100 +	1.24%	1.25%
Rewards Savings*	Up to \$500	7.25%	7.50%
	\$500.01 +	0.15%	0.15%
Super Shares* Includes Roth & Traditional IRA and CESA Share	\$2,500 - \$4,999	1.00%	1.00%
	\$5,000 - 49,999	1.74%	1.75%
	\$50,000 - 99,999	1.98%	2.00%
	\$100,000 - 199,999	2.23%	2.25%
	\$200,000 - 499,999	3.45%	3.50%
	\$500,000 +	3.93%	4.00%

If balance falls below \$2500, the dividend rate will be the rate paid on Regular Shares.

Top Ten Shares*	\$5,000 - 49,999	1.98%	2.00%
	\$50,000 - 99,999	2.23%	2.25%
	\$100,000 - 199,999	2.47%	2.50%
	\$200,000 - 499,999	3.69%	3.75%
	\$500,000 +	4.17%	4.25%

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.

Checking	\$5,000 +	0.10%	0.10%
Holiday Club*	\$25 +	1.00%	1.00%
HSA	\$100 +	1.24%	1.25%

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

* See program details and requirements at pcmcu.org/deposits/savings-accounts.
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	3, 6 or 7 Month	2.96%	3.00%
\$500	9 or 12 Month	3.69%	3.75%
\$500	15 or 18 Month	3.69%	3.75%
\$500	24 or 25 Month	3.78%	3.85%
\$500	30 or 36 Month	3.93%	4.00%
\$500	48 Month	3.93%	4.00%

SPECIALS

\$500	*13 Month	4.41%	4.50%
\$1,000	**5.5 Month	5.37%	5.50%
\$5,000	8 Month	5.08%	5.20%

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

** Membership eligibility required. Field of membership has recently expanded.

All accounts subject to approval and just \$5 to open account.

Savings Blitz Certificate offer expires 3/22.

Minimum of \$1,000 new money for current and new members.

Questions? Please contact PCMCU or visit
www.pcmcu.org/rates.

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

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