

LOAN RATES

Effective January 29, 2025

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



People Caring More
pcm
CREDIT UNION


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

Online Access

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



COLLATERAL LOANS

	48 months		49-72 months		73-84 months	
	APR	PMT/\$1K	APR	PMT/\$1K	APR	PMT/\$1K
 Base	4.74%	\$22.92	4.99%	\$16.10	5.99%	\$14.61
+1% Credit Score 636-734	5.74%	\$23.37	5.99%	\$16.57	6.99%	\$15.09
+2% Credit Score 635 or <	6.74%	\$23.83	6.99%	\$17.05	7.99%	\$15.59
+1% Collateral <\$10,000	5.74%	\$23.37	5.99%	\$16.57	6.99%	\$15.09

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

PERSONAL LOANS

SIGNATURE LOAN	APR	PMT/\$1K
Base	11.99%	\$22.24
+1% Credit Score 636-734	12.99%	\$22.76
+3% Credit Score 635 or <	14.99%	\$23.80

SAVINGS SECURED

2.25% spread over deposit rate received

HOME IMPROVEMENT PERSONAL LOAN	APR	PMT/\$1K
Up to 15 Years (No Collateral Required)	8.49%	\$9.85

KWIK CASH LOAN	APR	PMT/\$1K
Base	11.99%	\$20.00
+1% Credit Score 636-734	12.99%	\$20.00
+3% Credit Score 635 or <	14.99%	\$20.00

CREDIT CARDS	APR	PMT/\$1K
MasterCard Platinum & MasterCard Rewards	13.99%	\$20.00

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. 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.

HOME LOANS



ADJUSTABLE RATE MORTGAGES	RATE	APR	PMT/\$1K
15-Year Amortized	5.625%	5.952%	\$8.24
20-Year Amortized	5.75%	6.146%	\$7.03
30-Year Amortized	5.75%	6.315%	\$5.84

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. An Escrow is required for less than 20% equity. APR=Annual Percentage Rate listed is based on a \$200,000 loan. Please contact a PCMCU loan officer for details.

FIXED RATE MORTGAGES	RATE	APR	PMT/\$1K
10-Year Fixed Rate	5.75%	5.796%	\$10.98
12-Year Fixed Rate	5.875%	5.917%	\$9.70
15-Year Fixed Rate	5.875%	5.910%	\$8.38
20-Year Fixed Rate	6.24%	6.270%	\$7.31

Rates are subject to change at anytime. The 15 to 20 year fixed interest rate has a cap of \$500,000 and a minimum credit score of 670.

HOME EQUITY LINES OF CREDIT	RATE	APR	PMT/\$1K
80% Max LTV Variable Rate - Prime +0%*	7.50%	Min. 4.49% Max. 11%	\$10.00
100% Max LTV Variable Rate - Prime +1%*	8.50%	Min. 4.49% Max. 11%	\$10.00
100% Max LTV Fixed Rate	10.99%	10.99%	\$20.00

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

HOME EQUITY LOANS	RATE	APR	PMT/\$1K
Home Equity Loan: 80% Max LTV	5.99%	7.229%	\$8.44
Equity Edge Loan: 100% Max LTV	6.24%	7.775%	\$8.57

VACANT LAND	RATE	APR	PMT/\$1K
90% Max LTV Purchase	5.99%	7.188%	\$8.44
80% Max LTV Refinance	5.99%	7.188%	\$8.44

CONSTRUCTION LOAN	RATE	APR	PMT/\$1K
9 Month	5.75%	6.396%	\$4.80

PMT = Monthly Payment
APR=Annual Percentage Rate. Rates subject to change without notice.
LTV=Loan to Value
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.
\$1,499 capped closing costs on NEW money refinance/purchase.

DEPOSIT RATES

Effective February 5, 2025

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

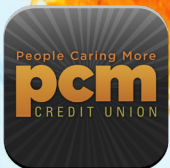


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SHARE CERTIFICATES

Share certificates include Roth and Traditional Share IRAs.

MIN. BALANCE	TERM	DIVIDEND RATE	APY
\$500	3,6,7 Month	2.72%	2.75%
\$500	9,12 Month	3.45%	3.50%
\$500	18 Month	3.45%	3.50%
\$500	24,25 Month	3.45%	3.50%
\$500	30,36 Month	3.69%	3.75%
\$500	48 Month	3.45%	3.75%

SHARE CERTIFICATE SPECIALS

MIN. BALANCE	TERM	DIVIDEND RATE	APY
\$5,000	7.5 Month	4.22%	4.30%
\$500	13 Month*	3.93%	4.00%
\$5,000	22 Month	4.07%	4.15%

*No penalty for early withdrawal. Not offered on IRAs.

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. Specials may end at any time, without prior notice.

Share Savings Accounts are variable rate accounts which means the rate may change after the account is opened. Please contact the credit union for further information.

See full disclosures at www.pcmcu.org. For details on applicable penalties, view Rate & Fee Disclosure located under 'Account Disclosures' within PCM's Virtual Branch.

SHARE SAVINGS

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

REGULAR SHARE	DIVIDEND RATE	APY
\$0 - \$99	0.00%	0.00%
\$100 +	0.15%	0.15%
DREAM.SAVE.WIN!		
\$0 - \$99	0.00%	0.00%
\$100 +	0.75%	0.75%
REWARD SAVINGS		
Up to \$500	7.25%	7.50%
\$500.01 +	0.15%	0.15%
SUPER SHARES (INCLUDES ROTH AND TRADITIONAL IRA AND CESA SHARE)		
\$2,500 - \$4,999	0.75%	0.75%
\$5,000 - \$24,999	1.00%	1.00%
\$25,000 - \$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	3.20%	3.25%
\$500,000 +	3.45%	3.50%
If balance falls below \$2,500, the dividend rate will be the rate paid on Regular Shares.		
TOP TEN SHARES		
\$5,000 - \$24,999	1.24%	1.25%
\$25,000 - \$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	3.45%	3.50%
\$500,000 +	3.69%	3.75%
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 +	0.50%	0.50%
HEALTH SAVINGS ACCOUNT		
\$100 +	0.75%	0.75%