

**BOXED
IN?**

**BY
YOUR
CREDIT SCORE**

People Caring More
pcm
CREDIT UNION

BREAK FREE!

**THE BEST RATES
FOR
<700 CREDIT SCORES**

AT PCMCU.ORG

We'll give you reason to always consider PCMCU for your next auto loan! First let's take a look at the national average for used vehicle loan interest rates based on credit score.

Credit Score	Nat'l Average Loan APR	PMT/\$1K
781-850	7.67%	\$17.38
661-780	9.95%	\$18.51
601-660	14.46%	\$20.86
501-600	19.38%	\$23.61

Source: Nerdwallet Article April, 2025 "Average Car Loan Interest Rates" by Shannon Bradley. Data Reference: Experian Information Solutions, 4th quarter 2024

CHECK THIS OUT!

At PCMCU, we offer rates well below the national average, with a rate structure that is clear and up-front, allowing you to be proactive as you research what is best for you.

Credit Score	PCMCU Loan APR	PMT/\$1K
735+	4.99%	\$16.10
636-734	5.99%	\$16.57
635 or <	6.99%	\$17.05

That means that someone with a credit score of 740 would only pay 4.99% at PCMCU. That's almost half the national average!

WOWZA!

A credit score of 660 would only pay 5.99% at PCMCU. That's 8.47% less than the national average!

DOUBLE WOWZA!

A credit score of 600 would only pay 6.99% at PCMCU. That's 12.39% less than the national average!

TRIPLE WOWZA!

Apply Now - Preapprovals Welcome!

Loan comparisons are based on PCMCU term of 72 months, subject to loan being fully secured with collateral value over \$10,000. APR = Annual Percentage Rate. Visit www.pcmcu.org/rates/loan-rates/ for full rate sheet or contact a PCMCU Lender for all rates and terms available. Applications subject to approval. Some restrictions may apply. Rates subject to change without notice. Membership eligibility required.