

# LOAN RATES

Effective January 9th, 2026

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



Green Bay | Howard | Marinette

Apply Online

Scan the QR code to  
apply for a loan online.



## COLLATERAL LOANS

	48 months		49-72 months		73-84 months	
	APR	PMT/\$1K	APR	PMT/\$1K	APR	PMT/\$1K
Credit Score 735+	4.74%	\$22.92	4.99%	\$16.10	5.99%	\$14.61
Credit Score 636-734	5.74%	\$23.37	5.99%	\$16.57	6.99%	\$15.09
Credit Score 635 or Less	6.74%	\$23.83	6.99%	\$17.05	7.99%	\$15.59
Collateral Less Than \$10,000	5.74%	\$23.37	5.99%	\$16.57	6.99%	\$15.09

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

## PERSONAL LOANS

SIGNATURE LOAN	APR	PMT/\$1K
Credit Score 735+	10.99%	\$21.75
Credit Score 636-734	11.99%	\$22.25
Credit Score 635 or Less	13.99%	\$23.28

### SAVINGS SECURED

2.25% spread over deposit rate received

### HOME IMPROVEMENT LOAN

Up to 15 Years (no collateral required) **8.49%** \$9.85

### KWIK CASH LOAN

Credit Score 735+	11.99%	\$20.00
Credit Score 636-734	12.99%	\$20.00
Credit Score 635 or Less	14.99%	\$20.00

### CREDIT CARDS

Rewards & SimplyGo Mastercards **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	RATE	APR	PMT/\$1K
15-Year Amortized	5.875%	5.912%	\$8.38
20-Year Amortized	5.99%	6.021%	\$7.16
30-Year Amortized	5.99%	6.014%	\$5.99

Loan is a fixed rate for 5 years. The maximum annual adjustment after the 5th 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. Your loan's interest rate may be higher, subject to your credit score. Please contact a PCMCU loan officer or visit our website for details.

### FIXED RATE

10-Year Fixed Rate	5.99%	6.042%	\$11.10
12-Year Fixed Rate	6.24%	6.284%	\$9.89
15-Year Fixed Rate	6.24%	6.278%	\$8.57
20-Year Fixed Rate	6.49%	6.521%	\$7.46

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. Your loan's interest rate may be higher, subject to your credit score.

### HOME EQUITY LINES OF CREDIT

80% Max LTV Variable Rate - Prime +0%*	6.75%	Min. 4.49% Max. 11%	\$10.00
100% Max LTV Variable Rate - Prime +1%*	7.75%	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

Home Equity Loan: 80% Max LTV	6.49%	6.716%	\$8.71
Equity Edge Loan: 100% Max LTV	6.74%	6.964%	\$8.84

### VACANT LAND

90% Max LTV Purchase	6.49%	6.532%	\$8.71
80% Max LTV Refinance	6.49%	6.532%	\$8.71

### CONSTRUCTION LOAN

12 Month	5.99%	6.482%	\$5.09
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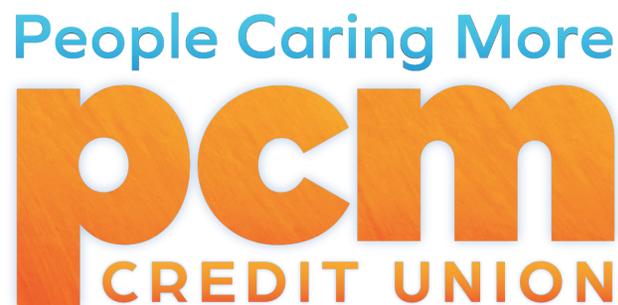
PMT = Monthly Payment. APR=Annual Percentage Rate. Rates subject to change without notice. LTV=Loan to Value. Escrow account may be required. APR listed is based on a \$200,000 loan. Down Payment Options: home loans for purchase require as little as 3% down payment. 10% down payment loans are still available with no PMI. Your loan's interest rate may be higher, subject to your credit score.



# DEPOSIT RATES

Effective December 18th, 2025

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



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## Learn More

Scan the QR code to learn more about each of our savings types.



## SHARE CERTIFICATES

Share certificates include both Roth and Traditional Share IRAs.

MIN. BALANCE	TERM	DIVIDEND RATE	APY
\$500	<b>3,6,7 Month</b>	2.72%	<b>2.75%</b>
\$500	<b>9,12 Month</b>	3.20%	<b>3.25%</b>
\$500	<b>18 Month</b>	3.20%	<b>3.25%</b>
\$500	<b>24,25 Month</b>	3.20%	<b>3.25%</b>
\$500	<b>30,36 Month</b>	3.69%	<b>3.75%</b>
\$500	<b>48 Month</b>	3.69%	<b>3.75%</b>

## SHARE CERTIFICATE SPECIALS

MIN. BALANCE	TERM	DIVIDEND RATE	APY
\$500	<b>7.5 Month</b>	4.17%	<b>4.25%</b>
\$500	<b>13 Month*</b>	3.69%	<b>3.75%</b>
\$500	<b>15 Month</b>	4.17%	<b>4.25%</b>

\*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

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

REGULAR SHARE	DIVIDEND RATE	APY
\$100+	0.15%	<b>0.15%</b>
HOMEReady SAVINGS		
\$250+	1.00%	<b>1.00%</b>
DREAM.SAVE.WIN!		
\$100+	0.75%	<b>0.75%</b>

Dream.Save.WIN! early withdrawals within the first 12 months or withdrawals made after the first 12 months or after the first 10 days of each calendar quarter will be subject to a penalty of \$5.00 or 90 days dividends, whichever is greater, on the amount withdrawn at the rate in effect at the time of the withdrawal. See official rules and disclosure at [pcmdu.org/accounts/savings](http://pcmdu.org/accounts/savings).

APY = Annual Percentage Yield.

## MORE SHARE SAVINGS

REWARD SAVINGS	DIVIDEND RATE	APY
Up to \$500	7.25%	<b>7.50%</b>
\$500.01+	0.15%	<b>0.15%</b>
SUPER SHARES (Includes ROTH, Traditional IRA, and CESA Shares)		
\$2,500 - \$4,999	0.50%	<b>0.50%</b>
\$5,000 - \$24,999	0.75%	<b>0.75%</b>
\$25,000 - \$49,999	1.49%	<b>1.50%</b>
\$50,000 - \$99,999	1.74%	<b>1.75%</b>
\$100,000 - \$199,999	2.23%	<b>2.25%</b>
\$200,000 - \$499,999	3.20%	<b>3.25%</b>
\$500,000+	3.45%	<b>3.50%</b>

If balance falls below \$2,500, the dividend rate will be the rate paid on Regular Shares.

TOP TEN SHARES		
\$5,000 - \$24,999	1.00%	<b>1.00%</b>
\$25,000 - \$49,999	1.74%	<b>1.75%</b>
\$50,000 - \$99,999	1.98%	<b>2.00%</b>
\$100,000 - \$199,999	2.47%	<b>2.50%</b>
\$200,000 - \$499,999	3.45%	<b>3.50%</b>
\$500,000+	3.69%	<b>3.75%</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) 10 days of each calendar month with no penalty.

CHECKING		
\$5,000+	0.10%	<b>0.10%</b>
HOLIDAY CLUB		
\$25+	0.50%	<b>0.50%</b>
HEALTH SAVINGS ACCOUNT		
\$100+	0.75%	<b>0.75%</b>

APY = Annual Percentage Yield.

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.pcmdu.org/originate](http://www.pcmdu.org/originate). For details on applicable penalties, view Rate and Fee Disclosure located under 'Account Disclosures' within PCMCU's online banking.