# LOAN RATES

Effective August 6th, 2026

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

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pcm CREDIT UNION

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+ | **4.24%** | $22.69 | **4.24%** | $15.76 | **5.24%** | $14.25 |
| Credit Score 636-734 | **5.24%** | $23.14 | **5.24%** | $16.22 | **6.24%** | $14.73 |
| Credit Score 635 or Less | **6.24%** | $23.60 | **6.24%** | $16.69 | **7.24%** | $15.22 |
| Collateral Less Than $10,000 | **5.24%** | $23.14 | **5.24%** | $16.22 | **6.24%** | $14.73 |

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) | **5.990%** | $8.44 |
| **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.

EQUAL HOUSING OPPORTUNITY

NCUA

## HOME LOANS

| ADJUSTABLE RATE | RATE | APR | PMT/$1K |
|---|---|---|---|
| 15-Year Amortized | **5.375%** | 5.735% | $8.11 |
| 20-Year Amortized | **5.375%** | 5.801% | $6.81 |
| 30-Year Amortized | **5.490%** | 5.916% | $5.67 |

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. 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 | **5.375%** | 5.455% | $10.80 |
| 12-Year Fixed Rate | **5.625%** | 5.697% | $9.57 |
| 15-Year Fixed Rate | **5.990%** | 6.051% | $8.44 |
| 20-Year Fixed Rate | **5.990%** | 6.039% | $7.17 |

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 | **5.625%** | 6.408% | $8.24 |
| Equity Edge Loan: 100% Max LTV | **5.875%** | 6.656% | $8.38 |
| **VACANT LAND** | | | |
| 90% Max LTV Purchase | **5.99%** | 6.276% | $8.44 |
| 80% Max LTV Refinance | **5.99%** | 6.276% | $8.44 |
| **CONSTRUCTION LOAN** | | | |
| 12 Month | **5.49%** | 5.980% | $4.67 |

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 August 20th, 2026

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

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**Learn More**

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

## SHARE CERTIFICATE SPECIALS

| MIN. BALANCE | TERM | DIVIDEND RATE | APY |
|---|---|---|---|
| $500 | **5 Month** | 4.07% | **4.15%** |
| $500 | **13 Month*** | 3.69% | **3.75%** |
| $500 | **15 Month** | 4.41% | **4.50%** |
| $500 | **20 Month** | 4.41% | **4.50%** |

## SHARE CERTIFICATES

| MIN. BALANCE | TERM | DIVIDEND RATE | APY |
|---|---|---|---|
| $500 | **3,6,7 Month** | 2.72% | **2.75%** |
| $500 | **9,12,18 Month** | 3.20% | **3.25%** |
| $500 | **24,25 Month** | 3.20% | **3.25%** |
| $500 | **30,36 Month** | 3.69% | **3.75%** |
| $500 | **48 Month** | 3.74% | **3.80%** |
| $500 | **60 Month** | 3.83% | **3.90%** |

Specials are offered for a limited time only and may end at any time, without prior notice.
Share certificates include both Roth and Traditional Share IRAs.
Additional deposits of at least $100 can be made on certificates with a term of 1 year or less and on our 13-month Flex Special.
Dividends are earned and posted monthly.
Share Certificate early withdrawal penalties: 90 days of dividends if 1 year or less; 180 days of dividend if over 1 year.
*Flex Special: no penalty for early withdrawal. Not offered on IRAs.

## 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% | **0.15%** |
| **FIRSTHOME SAVINGS** | | |
| **$250+** | 1.00% | **1.00%** |
| **DREAM.SAVE.WIN!** | | |
| **$100+** | 0.75% | **0.75%** |

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.
Find details of all deposit accounts at pcmcu.org/accounts/savings.
APY = Annual Percentage Yield.

## MORE SHARE SAVINGS

| REWARD SAVINGS | DIVIDEND RATE | APY |
|---|---|---|
| **Up to $500** | 7.25% | **7.50%** |
| **$500.01+** | 0.15% | **0.15%** |
| **SUPER SHARES** (Includes ROTH, Traditional IRA, and CESA Shares) | | |
| **$2,500 - $4,999** | 0.50% | **0.50%** |
| **$5,000 - $24,999** | 0.75% | **0.75%** |
| **$25,000 - $49,999** | 1.00% | **1.00%** |
| **$50,000 - $99,999** | 1.24% | **1.25%** |
| **$100,000 - $199,999** | 2.23% | **2.25%** |
| **$200,000 - $499,999** | 2.96% | **3.00%** |
| **$500,000+** | 3.20% | **3.25%** |

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% | **1.00%** |
| **$25,000 - $49,999** | 1.24% | **1.25%** |
| **$50,000 - $99,999** | 1.49% | **1.50%** |
| **$100,000 - $199,999** | 2.47% | **2.50%** |
| **$200,000 - $499,999** | 3.20% | **3.25%** |
| **$500,000+** | 3.45% | **3.50%** |

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% | **0.10%** |
| **HOLIDAY CLUB** | | |
| **$25+** | 0.50% | **0.50%** |
| **HEALTH SAVINGS ACCOUNT** | | |
| **$100+** | 0.75% | **0.75%** |

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.pcmcu.org/originate. For details on applicable penalties, view Rate and Fee Disclosure located under 'Account Disclosures' within PCMCU's online banking.