



Type of Advance	Description	Annual Percentage Rate	Additional Information
New Auto (Current Model and 1 year old)			
up to 125% financing available	up to 36 months	2.25% to 14.75%	We offer 90-DAY NO PAYMENT
up to 125% financing available	37 - 60 months	2.55% to 15.05%	
up to 125% financing available	61 - 84 months	3.05% to 15.55%	
Used Auto (1+ Model year up to 10 years old {2010})			
up to 125% financing available	up to 36 months	2.54% to 15.04%	We offer 90-DAY NO PAYMENT
up to 125% financing available	37 - 60 months	2.84% to 15.34%	
up to 125% financing available	61 - 84 months	3.34% to 15.84%	
Classic Cars (Over 10 years old)	up to 72 months	4.29% to 17.59%	
New Boat, RV and other Recreational Vehicles			BY LAND OR BY SEA...
	up to 60 months	4.74% to 14.24%	up to 100% of purchase price
	61 to 144 months	5.14% to 14.64%	up to 90% of average book for Used
Used Boat, RV and other Recreational Vehicles			BY LAND OR BY SEA...
	up to 60 months	4.99% to 14.49%	up to 100% of purchase price
	61 to 144 months	5.39% to 14.89%	up to 90% of average book for Used
Off Road/Titled Vehicles			
	New	5.99% to 16.49%	up to 60 months
	Used	6.39% to 16.89%	up to 60 months
Personal Loans (unsecured)	Up to \$20,000	6.99% to 18.00%	up to 60 months
Personal Line of Credit	Up to \$15,000	8.99% to 18.00%	
Caregiver Loan	\$200 - \$1,000	9.99% to 14.99%	up to 12 months
Payday Relief	\$200 - \$1,000	25.00% to 28.00%	up to 6 months/\$20.00 application fee
Bike Loan	\$1,000 - \$7,500	6.24%	up to 48 months
Rates and terms vary with loan type, term of loan, and are based on borrower's credit qualifications. The Meet or Beat loan policy allows Providence Federal Credit Union the flexibility to make adjustments on interest rates and terms. Payday, HELOC, PLOC, Caregiver and Visa are ineligible for Relationship Pricing. Qualifications are automatic payment and must be enrolled in free eStatements. Rates reflect Relationship Pricing for qualifying products.			
VISA Credit Card			Balance Transfer
Visa Platinum Card	NO ANNUAL FEE	8.75%	4.99% on Visa Platinum
Visa Classic Card	NO ANNUAL FEE	8.75% to 18.00%	4.99% to 7.99% on Classica Visa
Visa New Beginnings	\$12 ANNUAL FEE	18.00%	for 12 months and no fee
Share Secured	Share Secured	3.99% + Share Rate	up to 60 months
Home Equity Line of Credit (Open End/Variable Rate)			Lower rate + Better terms
Owner Occupied	264 months	3.50% to 5.50%	
Non-Owner Occupied	264 months	3.75% to 6.00%	
<i>*Index for variable-rate home equity line of credit loans (HELOCs) is the Wall Street Journal Prime plus Margin.</i>			
Fixed Home Equity Loan			Fixed Rate & Payments for the life loan
	60 months	3.33% to 5.19% *	
	120 months	3.73% to 5.49% *	
	180 months	3.91% to 5.66% *	
<i>*APR based on \$100,000 loan amount includes \$150 Origination Fee, Automated Value Assessment, Flood Cert. and est. Recording Costs of \$200. Non-Owner Occupied properties add .50%</i>			
Mortgage Loans	Visit www.providencecu.org for current rates or give us a call today!*		
<i>*Mortgage loan rates changes daily. Please visit our website or call for the most current rates.</i>			
Student Loan - Refi Fixed	up to 60 months	3.19% to 6.70%	
	120 months	4.20% to 7.20%	
	180 months	5.20% to 7.70%	
Student Loan - Refi Variable	up to 60 months	2.33% to 5.73% **	
	120 months	3.73% to 6.73% **	
	180 months	4.73% to 8.23% **	
Student Loan - In School Fixed	144 months	3.99% to 7.99%	
Student Loan - In School Variable	144 months	1.83% to 7.63% **	

You must be a member of Providence FCU to receive a loan. Loans are subject to credit approval. Rates are determined by an evaluation of applicant's credit and may vary. Other restrictions may apply.
 **Your Interest Rate is variable and may be adjusted quarterly based on the index. Any increase in the Index may increase the APR and may increase the amount of monthly payment. Current offered rate(s) are calculated by using the Index, Margin and Floor value(s) in effect. Your specific Index, Margin, Floor, and/or credit approval will depend upon the student borrower's and co-borrower's (if applicable) credit qualification. Applications may apply with a creditworthy U.S. co-borrower which may result in a better chance of approval and/or lower interest rate. The Interest Rate will not exceed 18.00%, regardless of the Index. Margin will be disclosed at account opening. This Margin is added to the Index to determine the calculated interest rate. Floor rate is in effect any time the calculated interest rate is below the assigned Floor rate. The Floor rate will be disclosed at account opening.

All rates are determined by the Board of Directors and may change at any time. Unless otherwise indicated, offered rates are current as of June 1, 2021.