

PAMPA TEACHERS FEDERAL CREDIT UNION

Current Loan Rates

Effective: November 1, 2015

Rates are subject to change without notice!

Year	Term	A+ 850 760	A 759 710	B 709 660	C 659 610	D 609
New Vehicles						
2013 - 2016 (Over \$30,000)	84 mos	3.75%	4.75%	-	-	-
2013 - 2016	72 mos	3.50%	4.50%	5.50%	-	-
2013 - 2016	60 mos	3.25%	4.25%	5.25%	10.25%	12.25%
Used Vehicles						
2009 thru 2012	60 mos	3.70%	4.70%	5.70%	10.70%	12.70%
2005 thru 2008	48 mos	4.05%	5.05%	6.05%	11.05%	13.05%
2004 and Older	36 mos	4.55%	5.55%	6.55%	11.55%	13.55%
New Boats, Jet Ski's, Motorcycles & Trailers						
2013 thru 2016 (Over \$30,000)	84 mos	3.65%	4.65%	-	-	-
2013 thru 2016	72 mos	3.40%	4.40%	5.40%	-	-
2013 thru 2016	60 mos	3.15%	4.15%	5.15%	10.15%	12.15%
Used Boats, Jet Ski's, Motorcycles & Trailers						
2009 thru 2012	60 mos	3.70%	4.70%	5.70%	10.70%	12.70%
2005 thru 2008	48 mos	4.05%	5.05%	6.05%	11.05%	13.05%
2004 and Older	36 mos	4.55%	5.55%	6.55%	11.55%	13.55%
New Farm Equipment						
2013 thru 2016 (Over \$30,000)	84 mos	4.90%	5.90%	-	-	-
2013 thru 2016	72 mos	4.65%	4.71%	6.71%	-	-
2013 thru 2016	60 mos	4.40%	5.40%	7.40%	9.40%	11.40%
Used Farm Equipment						
2009 thru 2012	60 mos	4.65%	5.65%	6.65%	11.65%	13.65%
2005 thru 2008	48 mos	6.15%	7.15%	8.15%	13.15%	15.15%
2004 and Older	36 mos	6.65%	7.65%	8.65%	13.65%	15.65%
New Travel Trailers/Motorhomes						
2013 thru 2016 (Over \$60,000)	108 mos	4.30%	5.30%	-	-	-
2013 thru 2016 (Over \$50,000)	96 mos	4.05%	5.05%	-	-	-
2013 thru 2016 (Over \$40,000)	84 mos	3.80%	4.80%	-	-	-
2013 thru 2016	72 mos	3.55%	4.55%	5.55%	-	-
2013 thru 2016	60 mos	3.30%	4.30%	5.30%	10.30%	12.30%
Used Travel Trailers/Motorhomes						
2009 thru 2012	60 mos	3.80%	4.80%	5.80%	10.80%	12.80%
2005 thru 2008	48 mos	4.15%	5.15%	6.15%	11.15%	13.15%
2004 and Older	36 mos	4.65%	5.65%	6.65%	11.65%	13.65%
Signature/Credit Card/Share/Certificate Loans						
Signature >\$1,001.00	18 mos	6.90%	7.90%	8.90%	13.90%	18.00%
Signature >\$1,001.00	24 mos	7.90%	8.90%	9.90%	14.90%	18.00%
Signature >\$1,001.00	36 mos	8.90%	9.90%	10.90%	-	-
Signature <\$1,000.00	18 mos	10.90%	11.90%	12.90%	18.00%	18.00%
Signature <\$1,000.00	24 mos	11.95%	12.95%	13.95%	18.00%	18.00%
Signature <\$1,000.00	36 mos	12.95%	13.95%	14.95%	-	-
Furniture/Appliances/Patio Loans	36 mos	5.95%	6.95%	7.95%	12.95%	14.95%
Graduation/Wedding Loans	24 mos	5.95%	6.95%	7.95%	12.95%	14.95%
Home Improvement Loans	36 mos	6.95%	7.95%	8.95%	13.95%	15.95%
Christmas Loans (Nov-Dec)	12 mos	6.25%	6.50%	7.50%	12.50%	14.50%
Stock Loans (50% current market value)	60 mos	8.75%	9.75%	10.75%	15.75%	17.75%
MasterCard Loans	Revolving	0.00%	7.90%	11.00%	14.00%	14.00%
Shared Secured Loans	60 mos		3% > dividend rate but not below 6%			
Certificate Loans	2 years		3% > dividend rate but not below 6%			
Mortgage/HomeEquity Loans	Call for rates					