

**Pampa Teachers Federal Credit Union**

Effective April 2020

**Unsecured**

Tier	FICO	36 mos	48 mos	60 mos
A+	740>	6.90	7.15	7.40
A	700-739	7.90	8.15	8.40
B	660-699	8.90	9.15	9.40
C	610-659	10.15	10.40	10.65
D	570-609	11.25	11.75	N/A
E	<569	13.00	13.50	N/A

**Shared Secured**

60 Mos	3.00
Can be up to 60 Mos. Rate will be 2.00% above current dividend rate being paid, minimum of 3%	

**Autos/Motorcycles**

Tier	FICO	36 mos	48 mos	60 mos	72 mos	84 mos	120 mos	LTV
A+	740>	2.75	2.90	3.05	3.20	3.35	N/A	125%
A	700-739	3.00	3.15	3.30	3.45	3.60	N/A	110%
B	660-699	3.50	3.65	3.80	3.95	4.10	N/A	100%
C	610-659	5.00	5.15	5.30	5.45	5.60	N/A	95%
D	570-609	6.50	6.75	7.00	7.25	N/A	N/A	90%
E	<569	8.00	8.25	8.50	N/A	N/A	N/A	80%

**Adjustments**

**Add**

Older than 2015	0.15
Older than 2012	0.25
LTV > 150%	1.00
Vehicles with > 125k miles	0.50
Vehicles with > 200k miles	0.75

**Guidelines**

>100% LTV & or Term > 72 requires GAP  
72 mos > \$35k; 84 mos > \$45k

**ADDITIONAL MEMBERSHIP BENEFITS**

ACH DEPOSIT FOR LOAN PAYMENT	-0.10%	For the life of the loan. (If the ACH deposit discontinues, the loan will be refinanced and the 0.10% will be added back into the loan).
MEMBERSHIP - 1 TO 5 YEARS	-0.05%	
MEMBERSHIP - 6 TO 10 YEARS	-0.10%	
MEMBERSHIP - 11 TO 15 YEARS	-0.15%	
MEMBERSHIP - 16 TO 20 YERS	-0.20%	
MEMBERSHIP - 21 AND UP	-0.25%	
BIRTHDAY MONTH	-0.05%	(If loan is completed within your birthday month you will receive an additional discount).