

**PAMPA TEACHERS FEDERAL CREDIT UNION**

**Current Loan Rates / Effective: May 1, 2019**

**Rates are subject to change without notice!**

<b>Year</b>	<b>Term</b>	<b>A+ 850 760</b>	<b>A 759 710</b>	<b>B 709 660</b>	<b>C 659 610</b>	<b>D 609</b>
<b>New Vehicles</b>						
2018 - 2019 (Over \$50,000)	84 mos	3.80%	4.80%	5.80%	-	-
2018 - 2019	72 mos	3.60%	4.60%	5.60%	10.60%	13.60%
2018 - 2019	60 mos	3.50%	4.50%	5.50%	10.50%	13.50%
<b>Used Vehicles</b>						
2017 thru 2014	60 mos	3.75%	4.75%	5.75%	10.75%	13.75%
2013 thru 2010	48 mos	4.10%	5.10%	6.10%	11.10%	14.10%
2009 and Older	36 mos	4.60%	5.60%	6.60%	11.60%	14.60%
<b>New Boats, Jet Ski's, Motorcycles &amp; Trailers</b>						
2018 - 2019 (Over \$50,000)	84 mos	4.85%	5.85%	6.85%	-	-
2018 - 2019	72 mos	4.80%	5.80%	6.80%	11.80%	14.80%
2018 - 2019	60 mos	4.65%	5.65%	6.65%	11.65%	14.65%
<b>Used Boats, Jet Ski's, Motorcycles &amp; Trailers</b>						
2017 thru 2014	60 mos	5.15%	6.15%	7.15%	12.15%	15.15%
2013 thru 2010	48 mos	5.30%	6.30%	7.30%	12.30%	15.30%
2009 and Older	36 mos	7.00%	8.00%	9.00%	14.00%	17.00%
<b>New Farm Equipment</b>						
2018 - 2019 (Over \$50,000)	84 mos	5.00%	6.00%	8.00%	-	-
2018 - 2019	72 mos	4.75%	4.71%	6.71%	8.71%	11.71%
2018 - 2019	60 mos	4.50%	5.50%	7.50%	9.50%	12.50%
<b>Used Farm Equipment</b>						
2017 thru 2014	60 mos	5.70%	6.70%	7.70%	12.70%	15.70%
2013 thru 2010	48 mos	6.20%	7.20%	8.20%	13.20%	16.20%
2009 and Older	36 mos	6.70%	7.70%	8.70%	13.70%	16.70%
<b>New Travel Trailers/Motorhomes</b>						
2018 thru 2019 (Over \$80,000)	108 mos	6.90%	7.90%	-	-	-
2016 thru 2017 (Over \$60,000)	96 mos	6.80%	7.80%	8.80%	-	-
2014 thru 2015 (Over \$50,000)	84 mos	6.70%	7.70%	8.70%	13.70%	16.70%
2018 thru 2019	72 mos	4.30%	5.30%	6.30%	11.30%	14.30%
2017 and Older	60 mos	4.45%	5.45%	6.45%	11.45%	14.45%
<b>Used Travel Trailers/Motorhomes</b>						
2017 thru 2014	60 mos	4.55%	5.55%	6.55%	11.55%	14.55%
2013 thru 2010	48 mos	4.85%	5.85%	6.85%	11.85%	14.85%
2009 and Older	36 mos	5.00%	6.00%	7.00%	12.00%	15.00%
<b>Signature/Credit Card/Share/Certificate Loans</b>						
Signature >\$1,001.00	18 mos	7.95%	8.95%	9.95%	14.95%	18.00%
Signature >\$1,001.00	24 mos	8.95%	9.95%	10.95%	15.95%	18.00%
Signature >\$1,001.00	36 mos	9.95%	10.95%	11.95%	-	-
Signature <\$1,000.00	18 mos	11.95%	12.95%	13.95%	18.00%	18.00%
Signature <\$1,000.00	24 mos	13.00%	14.00%	15.00%	18.00%	18.00%
Signature <\$1,000.00	36 mos	14.00%	15.00%	16.00%	-	-
Furniture/Appliances/Patio Loans	36 mos	8.00%	9.00%	10.00%	15.00%	18.00%
Graduation/Wedding Loans	24 mos	8.00%	9.00%	10.00%	15.00%	18.00%
Home Improvement Loans	36 mos	8.00%	9.00%	10.00%	15.00%	18.00%
Christmas Loans (Nov-Dec)	12 mos	0.00%	0.00%	0.00%	0.00%	0.00%
Stock Loans (50% current market value)	60 mos	8.80%	9.80%	10.80%	15.80%	18.80%

MasterCard Loans	Revolving	7.90%	7.90%	11.00%	14.00%	14.00%
MasterCard Share Secured Loans	Revolving	6.00%	6.00%	6.00%	6.00%	6.00%
Share Secured Loans	120 mos		3% > dividend rate but not below 4%			
Certificate Loans	120 mos		3% > dividend rate but not below 4%			
<b>Mortgage/Home Equity Loans</b>	Call for rates and promotions...					

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