

PITTSBURGH FEDERAL CREDIT UNION

Risk Based Lending Loan Rate Chart

Effective: Wednesday August 17, 2011

Credit Tier	A	B	C	D	E
Level	<u>Gold</u>	<u>Silver</u>	<u>Crystal</u>	<u>Bronze</u>	<u>Quartz</u>
Credit Score	<u>730 & over</u>	<u>729-670</u>	<u>669-620</u>	<u>619-570</u>	<u>569-></u>
	APR	APR	APR	APR	APR
Signature	<u>Max</u>	<u>Max</u>	<u>Max</u>	<u>Max</u>	<u>Max</u>
36 Months	<u>\$5,000.00</u> 7.00%	<u>\$5,000.00</u> 8.00%	<u>\$5,000.00</u> 11.00%	<u>\$3,000.00</u> 15.00%	<u>\$2,000.00</u> 17.00%
60 Months	<u>Max</u> <u>\$8,000.00</u> 8.00%	<u>\$8,000.00</u> 9.00%	<u>\$8,000.00</u> 12.00%	<u>\$6,000.00</u> 16.00%	<u>\$3,000.00</u> 18.00%
Fall Loan Special	<u>\$3,000.00</u>	<u>\$3,000.00</u>	<u>\$3,000.00</u>	<u>\$2,000.00</u>	<u>\$1,000.00</u>
12 Months	5.00%	6.00%	7.00%	10.00%	13.00%
New Vehicles 2010/2011	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>80%</u>	<u>80%</u>
36 Months (not titled)	2.99%	3.99%	4.99%	14.00%	16.00%
48 Months	3.25%	4.25%	6.00%	15.00%	17.00%
60 Months	3.50%	4.50%	6.50%	16.00%	18.00%
72 Months	3.75%	4.75%	6.75%	n/a	n/a
Used Vehicles – 7 Years Old	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>80%</u>	<u>80%</u>
2011-2009 up to 60 Months	4.00%	5.00%	6.00%	14.0%	16.00%
2010-2007 up to 60 Months	5.00%	6.00%	7.00%	15.00%	18.00%
2006-2004 up to 48 Months	6.00%	7.00%	8.00%	15.00%	18.00%
Motorcycles	<u>90%</u>	<u>90%</u>	<u>90%</u>	<u>80%</u>	<u>80%</u>
New – 2010/2011 60 Mths.	7.00%	8.00%	9.00%	14.00%	17.00%
Used - 2011-2006 60 Mths.	8.00%	9.00%	10.00%	15.00%	18.00%

Home Equity Loans	APR	Tier 1 A	Tier 2 B	Tier 3 C	
12 – 60 Months (5 yr)	3.75%	5.00%	5.24%	5.24%	Standard and customary home equity loan fees will apply. (See Schedule of Fees and Charges)
61 – 120 Months (10 yr)	4.24%	5.24%	5.60%	5.60%	
121 – 180 Months (15 yr)	4.75%	5.75%	5.85%	5.85%	
	80%	80%	80%		
100% Share Secured Loans					
36 Months or less	4.00%				
60 Months	5.00%				
Visa Credit Cards	12.75%				\$10.00 Application Fee
Better Choice Loans					10% of loan in shares, \$20.00 fee and 60 day membership also required.
\$200 to \$570 3 Months	18.00%				

- All of the above loan rates, fees and terms are subject to change without prior notice.
- Loan underwriting criteria may include, but is not limited to credit score, payment history and a maximum **40%** debt ratio of monthly gross income.
- All loans are subject to cross collateral provisions per the loan note.
- Credit Reports are obtained from Experian, and based on a Fair Isaac Risk Model.
- Fees apply to our Home Equity Loan Policy; the maximum is \$150,000.00, inclusive of loan fees that may be permitted to be financed.
- A total of three (3) monthly payments must be made before a member can refinance their unsecured loan.
- If a credit report indicates no credit score AND there is no history of past due payments, the C Tier rate will apply.

Board Approved: Tuesday, August 16, 2011
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