

PITTSBURGH FEDERAL CREDIT UNION

Risk Based Lending Loan Rate Chart

Effective: Wednesday, April 21, 2010

| 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 | 740 & over | 739-660 | 659-620 | 619-570 | 569-> |
| | APR | APR | APR | APR | APR |
| Signature | <u>\$5,000.00</u> | <u>\$5,000.00</u> | <u>\$5,000.00</u> | <u>\$2,500.00</u> | <u>\$2,000.00</u> |
| 36 Months | 8.00% | 9.00% | 10.00% | 13.00% | 16.00% |
| 60 Months | 9.00% | 10.00% | 11.00% | 14.00% | 17.00% |
| | <u>\$8,000.00</u> | <u>\$8,000.00</u> | <u>\$8,000.00</u> | <u>\$4,000.00</u> | <u>\$3,000.00</u> |
| Holiday Special | <u>\$3,000.00</u> | <u>\$3,000.00</u> | <u>\$3,000.00</u> | <u>\$1,500.00</u> | <u>\$800.00</u> |
| 12 Months | 4.00 | 5.00 | 6.00 | 9.00 | 12.00 |
| New Vehicles 2009/2010 | <u>100%</u> | <u>100%</u> | <u>100%</u> | <u>90%</u> | <u>90%</u> |
| 36 Months (not titled) | 2.99 | 3.99 | 4.99 | 9.00 | 12.00 |
| 48 Months | 3.50 | 4.50 | 5.50 | 9.50 | 12.50 |
| 60 Months | 3.50 | 4.50 | 5.50 | 9.50 | 12.50 |
| 72 Months | 4.50 | 5.50 | 6.50 | 10.00 | 13.00 |
| Used Vehicles 2009/2010 | <u>100%</u> | <u>100%</u> | <u>100%</u> | <u>90%</u> | <u>90%</u> |
| 2010-2009 72 Months | 5.25 | 6.25 | 7.25 | 10.25 | 13.25 |
| 2010-2007 60 Months | 5.00 | 6.00 | 7.00 | 10.00 | 13.00 |
| 2006-2003 48 Months | 6.00 | 7.00 | 8.00 | 11.00 | 14.00 |
| Motorcycles | <u>90%</u> | <u>90%</u> | <u>90%</u> | <u>80%</u> | <u>80%</u> |
| New – 2010 60 Mths. | 7.00% | 8.00% | 9.00% | 12.00% | 15.00 |
| Used 2009-2006 60 Mths. | 8.00% | 9.00% | 10.00% | 13.00% | 16.00 |

(A-B-C paper has a 1% spread, and D & E paper has a 3% spread, in most cases.)

| LOAN TYPE | APR RATE | APR RATE | |
|---------------------------------|------------------------|------------------------------|-------------------------------------|
| Home Equity Loans | <i>Tier 1 A</i> | <i>Tier 2 B&C</i> | 80% Property Value 75% |
| 12 – 60 Months (5 yr) | 3.99% | 4.75% | \$15,000.00 to \$80,100.00 to |
| 61 – 120 Months (10 yr) | 4.24% | 5.25% | \$80,000.00 \$150,000.00 |
| 121 – 180 Months (15 yr) | 4.24% | 5.25% | (fees are approximately \$260.50) |
| 100% Share Secured Loans | | | |
| 36 Months or less | 3.00% | | |
| 60 Months | 4.00% | | |
| Visa Credit Cards | 12.75% | | \$5.00 Application Fee (12/1/09) |
| Better Choice Loans | | | (10% of loan required in shares and |
| \$500 – 3 Months (\$25.00 Fee) | 18.00% | | 60 day membership required.) |

- All of the above loan rates and terms are subject to change without prior notice.
- All loans are based on both your Credit Report Score and a **40%** Debt Ratio. The ratio is calculated on your total monthly bill payments, divided by your total gross monthly 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.
- Some fees may apply subject to our Home Equity Loan Policy. The minimum you can borrow on a Home Equity Loan is \$15,000.00 and the maximum is \$150,000.00, plus fees.*
- A total of three (3) monthly payments must be made before a member can refinance their unsecured loan.
- APR = Annual Percentage Rate.