

Mortgages

Loan Type	Term	Rate	APR*
Fixed	10 years	2.125%	2.307%
Fixed	15 years	2.250%	2.375%
Fixed	20 years	2.750%	2.850%
Fixed	30 years	2.875%	2.946%

Description

Whether buying or refinancing, you can count on PFCU to be your home buying partner. We're here to assist you in finding the right mortgage product and loan terms to meet your needs and budget.

Disclaimer

*Instant Decision not available for Home Equity or Mortgage Loans.

* The Flat Fee Mortgage Program is available to borrowers purchasing or refinancing 1-4 family owner-occupied properties located in NJ and PA. The Flat Fee is non-refundable and payable upon return of the signed Initial Disclosure Package. Refinance and new purchase applicants will be responsible for interim interest, funding an escrow account for property taxes and insurance, and all title insurance costs and attorney fees. Home purchase applicants will also be responsible for survey costs, home inspection costs, and all settlement items between the applicant as buyer and seller for the purchase of applicant's home. Maximum loan amount of \$548,250 and the minimum loan amount is \$100,000. Maximum loan to value (LTV) is 90% for purchases and 80% for all refinances. All applicants with a loan to value over 80% require Private Mortgage Insurance (PMI), which is funded by the applicant. Any member that has financed their mortgage with PFCU in the last twenty-four (24) months is not eligible for this program. Applicants are subject to credit approval and PFCU underwriting guidelines. Additional terms and conditions may apply. Rates and terms are subject to change at any time. To qualify for membership, you must open a savings account with a minimum deposit of \$5.

NMLS ID 402605

Please call the credit union for the most up to date rate information. Not responsible for typographical errors.

New Auto

Loan Type	Maximum	Terms	APR*
New Vehicle (Car, Truck, Van)	100% of purchase price, including sales tax	Up to 36 months	1.49%
New Vehicle (Car, Truck, Van)	100% of purchase price, including sales tax	48 months	1.74%
New Vehicle (Car, Truck, Van)	100% of purchase price, including sales tax	60 months	1.74%
New Vehicle (Car, Truck, Van)	100% of purchase price, including sales tax	72 months	1.99%
New Vehicle (Car, Truck, Van)	100% of purchase price, including sales tax	84 months	3.74%
New Motorcycle	100% of purchase price, including sales tax	36 months	5.99%
New Motorcycle	100% of purchase price, including sales tax	48 months	5.99%
New Motorcycle	100% of purchase price, including sales tax	60 months	5.99%

Payment Examples

New Vehicle Loan	Per \$15,000 Borrowed	Per \$1,000 Borrowed
As low as 1.49 APR* for 36 months	\$426.52 per month	\$28.40 per month
As low as 1.74% APR for 48 months	\$323.88 per month	\$21.56 per month
As low as 1.74% APR for 60 months	\$261.34 per month	\$17.40 per month
As low as 1.99% APR for 72 months	\$221.30 per month	\$14.74 per month
As low as 3.74% APR for 84 months	\$208.56 per month	\$13.52 per month

Description

From choosing your perfect car at the dealership or utilizing PFCU's CarMatch, we are here to help you get in the driver's seat. We want to make your next car-buying experience hassle-free and convenient.

Disclaimer

*APR=Annual Percentage Rate. **New vehicle loan, 1.74% APR for 60 months, \$17.40 per \$1,000 borrowed. Used vehicle loan 2.49% APR for 60 months, \$17.72 per \$1,000. Rates and terms are subject to change at any time. The actual rate may vary based upon creditworthiness and underwriting policies. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.*

Vehicle Loans

** APR=Annual Percentage Rate. Loan Rates as of 9/30/21.*

Actual rates may vary on New & Used Vehicle Loan Products. Applicants are subject to credit approval and PFCU underwriting guidelines. Additional terms and conditions may apply. Rates and Terms are subject to change at any time. Vehicle financing is available for used vehicles up to 10 model years including current year. The maximum term for used vehicles 8 to 10 years old is 60 months. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

Not responsible for typographical errors.

First Time Auto Buying

**APR=Annual Percentage Rate. New or used vehicle loan, 5.24% APR for 60 months, \$19.00 per \$1,000 borrowed. The rates and terms of the offer are subject to change at any time. Program underwriting guidelines must be met for loan approval. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00. Contact the credit union for more details.*

Used Auto

Loan Type	Maximum	Terms	APR*
Used Vehicle (Car, Truck, Van)	Loan not to exceed NADA book retail value sales tax	Up to 36 months	1.99%
Used Vehicle (Car, Truck, Van)	Loan not to exceed NADA book retail values ales tax	48 months	2.24%
Used Vehicle (Car, Truck, Van)	Loan not to exceed NADA book retail value sales tax	60 months	2.24%
Used Vehicle (Car, Truck, Van)	Loan not to exceed NADA book retail value sales tax	72 months	2.99%
Used Motorcycle	Loan not to exceed NADA book retail value sales tax	36 months	6.24%
Used Motorcycle	Loan not to exceed NADA book retail value sales tax	48 months	6.24%

Payment Examples

Used Vehicle Loan	Per \$15,000 Borrowed	Per \$1,000 Borrowed
As low as 1.99% APR* for 36 months	\$429.78 per month	\$28.66 per month
As low as 2.24% APR for 48 months	\$327.16 per month	\$21.82 per month
As low as 2.24% APR for 60 months	\$264.62 per month	\$17.64 per month
As low as 2.99% APR for 72 months	\$227.94 per month	\$15.20 per month

Description

From choosing your perfect car at the dealership or utilizing PFCU's CarMatch, we are here to help you get in the driver's seat. We want to make your next car-buying experience hassle-free and convenient.

Disclaimer

*APR=Annual Percentage Rate. **New vehicle loan, 1.74% APR for 60 months, \$17.40 per \$1,000 borrowed. Used vehicle loan 2.49% APR for 60 months, \$17.72 per \$1,000. Rates and terms are subject to change at any time. The actual rate may vary based upon creditworthiness and underwriting policies. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.*

Vehicle Loans

** APR=Annual Percentage Rate. Loan Rates as of 9/30/21.*

Actual rates may vary on New & Used Vehicle Loan Products. Applicants are subject to credit approval and PFCU underwriting guidelines. Additional terms and conditions may apply. Rates and Terms are subject to change at any time. Vehicle financing is available for used vehicles up to 10 model years including current year. The maximum term for used vehicles 8 to 10 years old is 60 months. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

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First Time Auto Buying

**APR=Annual Percentage Rate. New or used vehicle loan, 5.24% APR for 60 months, \$19.00 per \$1,000 borrowed. The rates and terms of the offer are subject to change at any time. Program underwriting guidelines must be met for loan approval. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.*

New Recreational Vehicles

Loan Type	Maximum	Terms	APR*
New Boat	80% of purchase price plus sales tax not to exceed \$50,000	24 months	5.99%
New Boat	80% of purchase price plus sales tax not to exceed \$50,000	36 months	5.99%
New Boat	80% of purchase price plus sales tax not to exceed \$50,000	48 months	5.99%
New Boat	80% of purchase price plus sales tax not to exceed \$50,000	60 months	5.99%
New Motor Home (Self Driven or Towed)	80% of purchase price plus sales tax not to exceed \$50,000	24 months	5.99%
New Motor Home (Self Driven or Towed)	80% of purchase price plus sales tax not to exceed \$50,000	36 months	5.99%
New Motor Home (Self Driven or Towed)	80% of purchase price plus sales tax not to exceed \$50,000	48 months	5.99%
New Motor Home (Self Driven or Towed)	80% of purchase price plus sales tax not to exceed \$50,000	60 months	5.99%
New Motor Home (Self Driven or Towed)	80% of purchase price plus sales tax not to exceed \$50,000	120 months	6.49%

Payment Examples

New Recreational Vehicle Loan	Terms	Per \$15,000 Borrowed	Per \$1,000 Borrowed
New Boat	As low as 5.99% APR* for 24 months	\$665.11 per month	\$44.34 per month
New Boat	As low as 5.99% APR for 36 months	\$456.54 per month	\$30.44 per month
New Boat	As low as 5.99% APR for 48 months	\$352.42 per month	\$23.50 per month
New Boat	As low as 5.99% APR for 60 months	\$290.10 per month	\$19.34 per month
New Motor Home (Self Driven or Towed)	As low as 5.99% APR* for 24 months	\$665.14 per month	\$44.34 per month
New Motor Home (Self Driven or Towed)	As low as 5.99% APR for 36 months	\$456.82 per month	\$30.44 per month
New Motor Home (Self Driven or Towed)	As low as 5.99% APR for 48 months	\$352.42 per month	\$23.50 per month
New Motor Home (Self Driven or Towed)	As low as 5.99% APR for 60 months	\$290.08 per month	\$19.34 per month
New Motor Home (Self Driven or Towed)	As low as 6.49% APR for 120 months	\$170.34 per month	\$11.36 per month

Description

Whether boating on Lake Hopatcong or planning a cross-country trip in a new or used RV, PFCU is here to help finance your next adventure.

Disclaimer

*APR=Annual Percentage Rate. **New vehicle loan, 2.74% APR for 60 months, \$17.86 per \$1,000 borrowed. Used vehicle loan 3.24% APR for 60 months, \$18.08 per \$1,000. Rates and terms are subject to change at any time. The actual rate may vary based upon creditworthiness and underwriting policies. New members must open up a savings account with a minimum of \$5 to qualify for membership and loan rates.*

Recreational Vehicle Loans

** APR=Annual Percentage Rate. Loan Rates as of 9/30/21.*

Actual rates may vary on Recreational Vehicle Loan Products. Applicants are subject to credit approval and PFCU underwriting guidelines. additional terms and conditions may apply. Rates and terms are subject to change at any time. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

Not responsible for typographical errors.

Used Recreational Vehicles

Loan Type	Maximum	Terms	APR*
Used Boat	Loan not to exceed NADA book retail value sales tax	24 months	6.24%
Used Boat	Loan not to exceed NADA book retail value sales tax	36 months	6.24%
Used Boat	Loan not to exceed NADA book retail value sales tax	48 months	6.24%
Used Boat	Loan not to exceed NADA book retail value sales tax	60 months	6.24%
Used Motor Home (Self Driven or Towed)	Loan not to exceed NADA average loan value or 80% of average NADA retail value plus sales tax. Not to exceed \$50000	24 months	6.24%
Used Motor Home (Self Driven or Towed)	Loan not to exceed NADA average loan value or 80% of average NADA retail value plus sales tax. Not to exceed \$50000	36 months	6.24%
Used Motor Home (Self Driven or Towed)	Loan not to exceed NADA average loan value or 80% of average NADA retail value plus sales tax. Not to exceed \$50000	48 months	6.24%
Used Motor Home (Self Driven or Towed)	Loan not to exceed NADA average loan value or 80% of average NADA retail value plus sales tax. Not to exceed \$50000	60 months	6.24%
Used Motor Home (Self Driven or Towed)	Loan not to exceed NADA average loan value or 80% of average NADA retail value plus sales tax. Not to exceed \$50000	120 months	6.50%

Payment Examples

Used Recreational Vehicle Loan	Terms	Per \$15,000 Borrowed	Per \$1,000 Borrowed
Used Boat	As low as 6.24% APR* for 24 months	\$666.84 per month	\$44.34 per month
Used Boat	As low as 6.24% APR for 36 months	\$458.24 per month	\$30.54 per month
Used Boat	As low as 6.24% APR for 48 months	\$354.14 per month	\$23.62 per month
Used Boat	As low as 6.24% APR for 60 months	\$291.84 per month	\$19.46 per month
Used Motor Home (Self Driven or Towed)	As low as 6.24% APR* for 24 months	\$666.84 per month	\$44.46 per month
Used Motor Home (Self Driven or Towed)	As low as 6.24% APR for 36 months	\$458.24 per month	\$30.54 per month
Used Motor Home (Self Driven or Towed)	As low as 6.24% APR for 48 months	\$354.14 per month	\$23.62 per month
Used Motor Home (Self Driven or Towed)	As low as 6.24% APR for 60 months	\$291.84 per month	\$19.46 per month
Used Motor Home (Self Driven or Towed)	As low as 6.50% APR for 120 months	\$172.26 per month	\$11.50 per month

Description

Whether boating on Lake Hopatcong or planning a cross-country trip in a new or used RV, PFCU is here to help finance your next adventure.

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Recreational Vehicle Loans

** APR=Annual Percentage Rate. Loan Rates as of 9/30/21.*

Actual rates may vary on Recreational Vehicle Loan Products. Applicants are subject to credit approval and PFCU underwriting guidelines. additional terms and conditions may apply. Rates and terms are subject to change at any time. To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

Not responsible for typographical errors.

Home Equity

Loan Type	Minimum/Maximum	Terms	APR*
Home Equity Loan, Fixed Rate	\$15,000 Minimum/\$250,000 Maximum	5 years	3.25%
Home Equity Loan, Fixed Rate	\$15,000 Minimum/\$250,000 Maximum	7 years	3.50%
Home Equity Loan, Fixed Rate	\$15,000 Minimum/\$250,000 Maximum	10 years	3.75%
Home Equity Loan, Fixed Rate	\$15,000 Minimum/\$250,000 Maximum	15 years	4.00%
Home Equity Loan, Fixed Rate	\$15,000 Minimum/\$250,000 Maximum	20 years	5.00%
Home Equity Loan - Prime LOC**	\$15,000 Minimum/\$250,000 Maximum	15 years	4.00%

Payment Examples

Home Equity Loan	Per \$15,000 Borrowed	Per \$1,000 Borrowed
3.25% APR* for 60 months	\$271.32 per month	\$18.10 per month
3.50% APR for 84 months	\$201.70 per month	\$13.46 per month
3.75% APR for 120 months	\$150.16 per month	\$10.02 per month
4.00% APR for 180 months	\$111.00 per month	\$7.40 per month
5.00% APR for 240 months	\$99.04 per month	\$6.62 per month

Description

Whether you're looking to consolidate debt, pay for college tuition or remodel your kitchen, you can use the equity in your home to help finance the cost.

Disclaimers

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*** The APR for all Equity Lines of Credit may vary and is based on the U.S. prime rate as published in The Wall Street Journal. The minimum "floor" APR on all Equity Lines of Credit is 4.00% and the maximum APR that can apply is 18%.*

Not responsible for typographical errors.

NMLS ID 402605

Share & Share Draft

Loan Type	Annual Percentage Yield	Dividend Rate
Shares (Min. \$5.00)	0.100% APY*	0.10%
Share Drafts	0.100% APY*	0.01%
IRA (Min. \$500.00)	0.100% APY*	0.10%

Description

We understand that life can be unpredictable and that savings accounts are a high priority for our members. That's why we offer savings to fit every need and help you best prepare for your future.

Disclaimers

** APY=Annual Percentage Yield. APYs are effective as of 9/30/21 and are subject to change without notice. Rates are for comparison only. Actual rates may vary. Fees could reduce the earnings on the account (only applies if maintenance or activity fees are associated with the account). During any month, you may not make more than six (6) electronic transfers between accounts at PFCU, accounts at other financial institutions or third-party payments. Electronic transfers include preauthorized, automatic (overdraft), computer (online), ATM and phone transfers. You are not able to exceed the transfer limitation set forth above. Electronic transfers scheduled to occur after the threshold of 6 has been reached will be rejected.*

Transaction limitations on savings/share account: During any month, you may not make more than six withdrawals or transfers to another Credit Union account/ sub account of yours, or to a third party by means of preauthorized, automatic, or computer transfer, or telephonic order or instruction. If you exceed the transfer limitation set forth above, your account will be subject to excessive transaction fees or closure by the credit union.

Please call the credit union for the most up to date rate information. Not responsible for typographical errors.

Money Market

Level	Annual Percentage Yield	Dividend Rate
\$1,000-\$9,999.99	0.100% APY*	0.1000%
\$10,000-\$24,999.99	0.100% APY*	0.1000%
\$25,000.00-\$49,999.99	0.100% APY*	0.1000%
\$50,000.00-\$99,999.99	0.150% APY*	0.1499%
\$100,000 and over	0.200% APY*	0.1998%

Description

A money market account acts similarly to a checking account, allowing you to withdraw money when you need it, while still earning interest at a higher rate than a basic savings account.

Disclaimers

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To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

Please call the credit union for the most up to date rate information. Not responsible for typographical errors.

Share Certificate

Term of Account	Annual Percentage Yield	Dividend Rate	Minimum Balance
6 Month Share Certificate	0.150% APY*	0.150%	\$500.00
12 Month Share Certificate	0.200% APY	0.198%	\$500.00
18 Month Share Certificate	0.200% APY	0.198%	\$500.00
24 Month Share Certificate	0.250% APY	0.249%	\$500.00
36 Month Share Certificate	0.400% APY	0.399%	\$500.00
48 Month Share Certificate	0.500% APY	0.498%	\$500.00
60 Month Share Certificate	0.550% APY	0.548%	\$500.00

Description

A Certificate of Deposit (known as a Share Certificate at Credit Unions) is a safe and easy way to invest your money. Certificates are perfect for short- or long-term investments, and at PFCU, we have the right terms and rates for you.

The minimum balance required to open a Certificate is \$500.00.

Disclaimers

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To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

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IRA Certificate

Term of Account	Annual Percentage Yield	Dividend Rate	Minimum Balance
12 Month Share Certificate	0.200% APY	0.199%	\$500.00
18 Month Share Certificate	0.200% APY	0.199%	\$500.00
24 Month Share Certificate	0.250% APY	0.249%	\$500.00
36 Month Share Certificate	0.400% APY	0.399%	\$500.00
48 Month Share Certificate	0.500% APY	0.498%	\$500.00
60 Month Share Certificate	0.550% APY	0.548%	\$500.00

Description

Certificates are perfect for short- or long-term investments, and at PFCU, we have the right terms and rates for you.

Disclaimers

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To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

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Vacation Club

Type	Annual Percentage Yield	Dividend Rate
Vacation Club (Min. \$5.00)	0.030% APY*	0.030%

Holiday Club

Type	Annual Percentage Yield	Dividend Rate
Holiday Club (Min. \$5.00)	0.030% APY*	0.030%

Description

We know how important it is to put money aside for vacations, holiday shopping, unexpected auto expenses, and more. That's why we've created the Club Account, to help you save and grow the money you've already been setting aside.

Disclaimers

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To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

Please call the credit union for the most up to date rate information. Not responsible for typographical errors.

Personal Loans

Loan Type	Maximum	Terms	APR*
Personal	Total not to exceed \$15,000	Up to 36 months	7.99%
Personal	Total not to exceed \$15,000	37-60 months	9.99%

Payment Examples

Personal Loan	Per \$15,000 Borrowed	Per \$1,000 Borrowed
As low as 7.99% APR* for 24 months	\$678.62 per month	\$45.24 per month
As low as 7.99% APR* for 36 months	\$470.16 per month	\$31.34 per month
As low as 9.99% APR* for 48 months	\$380.52 per month	\$25.38 per month
As low as 9.99% APR* for 60 months	\$229.62 per month	\$21.26 per month

Description

We understand that life can be unpredictable and that savings accounts are a high priority for our members. That's why we offer savings to fit every need and help you best prepare for your future.

Disclaimers

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Actual rates may vary on Personal Loan Products.

Please call the credit union for the most up to date rate information. Not responsible for typographical errors.

Share Secured Loan Information

Loan Type	Maximum	Terms	APR*
Share Secured	Shares on Deposit	up to 60 months	7.99%

Payment Examples

Share Secured Loan	Per \$15,000 Borrowed	Per \$1,000 Borrowed
2.250% APR for 60 months	\$264.68 per month	\$17.64 per month

Description

A low-risk loan, with all the benefits. Our Share Secured loans are secured with money in your own savings (Share) account. As you begin to pay off the loan, the funds in your savings account become available. This is a low-risk way to borrow and still receive interest on the money in your account.

Disclaimers

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Transaction limitations on savings/share account: During any month, you may not make more than six (6) electronic transfers between accounts at PFCU, accounts at other financial institutions or third-party payments. Electronic transfers include preauthorized, automatic (overdraft), computer (online), ATM and phone transfers. You are not able to exceed the transfer limitation set forth above. Electronic transfers scheduled to occur after the threshold of 6 has been reached will be rejected.

To qualify for membership, other deposit and loan products, you must open a savings account with a minimum deposit of \$5.00.

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Overdraft Protection

Balance	Maximum	Term/APR	Payment
Up to and including \$100	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$10.00
\$100.01 - \$500	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$25.00
\$500.01 - \$1,000	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$50.00
\$1,000.01 - \$1,500	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$75.00
\$1,500.01 - \$2,000	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$100.00
\$2,000.01 - \$2,500	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$125.00
\$2,500.01 - \$3,000	Overdraft Protection up to \$3,000	Not to exceed 24 months from last overdraft /10.99%	\$150.00

Description

Don't let overdrafts happen. With Overdraft Protection, get coverage where you need it and help avoid overdraft fees.

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