

Pahrnagat Valley FCU – Loan Rates and Dividends – Effective 11/1/2022

Dividend Rates – paid

Shares	0.25% with APY of 0.250%
IRA's	0.275% with APY of 0.275%
Misc. Savings	0.25% with APY of 0.250%
3-Month Certificate	0.50% with APY of 0.501%
6-Month Certificate	0.60% with APY of 0.602%
12-Month Certificate	0.65% with APY of 0.652%
24-Month Certificate	0.70% with APY of 0.702%
Share Drafts (interest paid monthly)	0.10% with APY of 0.10%

Loan Rates: (for Approved Loans)

Automobile

New Auto/Truck	0 – 84	Months	3.5% to 14.99%
Used Auto/Truck	0 – 84	Months	3.5% to 14.99%
Motorcycle	0 – 84	Months	3.5% to 14.99%

Machinery/Equipment (New and Used)

0 – 84	Months	10.00%
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Livestock/Ag Equipment

0 – 84	Months	10.00%
	One Pays	10.50%

Recreational Vehicles

0 – 48	Months	5.25% to 11.95%
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Motor Homes and Travel Trailers

0 – 108	Months	5.25% to 11.95%
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Mobile Homes

(New and Used)

0 – 120	Months	7.50 %
121 – 180	Months	8.50%
181 – 240	Months	9.50%

Other Loans

Boats

0 – 36	Months	12.00%
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Specials

Signature

0 – 72	Months	10.2% to 17.2%
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Share Secured Loans

	Earns	Loan%	Final Cost
Shares	0.200% APY	3.200%	3.00%

Insurance Available

Single Credit Life (\$40,000 Maximum) - \$0.68	Single Disability – \$1.28
Joint Credit Life (\$40,000 Maximum) - \$1.05	Joint Disability – \$2.36

Fees

Loan Processing Fee - \$30	Fax Fees - \$0.50
Title Fee to be Paid by Members - \$28.25	Copy Fees - \$0.10
Copy of Share Drafts - \$0.10 each / \$2.50 per month	Wire Fees - \$5.00 - \$16.00
Monthly Service Fee Checking \$7.50 / month	Overdraft fees -NSF, RTN, ATM - \$20
Return Deposit Check - \$20	Negative Balance Fee - \$2/day
Statement Copy - \$3 per month	