

Pahrnagat Valley FCU – Loan Rates and Dividends – Effective 3/28/2023

Dividend Rates – paid

Shares	1.00% with APY of 1.004%
IRA's	1.50% with APY of 1.508%
Misc. Savings	1.00% with APY of 1.004%
3-Month Certificate	2.00% with APY of 2.018%
6-Month Certificate	2.50% with APY of 2.529%
12-Month Certificate	3.00% with APY of 3.041%
24-Month Certificate	3.50% with APY of 3.556%
Share Drafts (interest paid monthly)	0.10% with APY of 0.10%

Loan Rates: (for Approved Loans)

Automobile

New Auto/Truck	0 – 84	Months	4.0% to 15.50%
Used Auto/Truck	0 – 84	Months	4.0% to 15.50%
Motorcycle	0 – 84	Months	4.0% to 15.50%

Machinery/Equipment (New and Used)

0 – 84 Months 10.00%

Livestock/Ag Equipment

0 – 84 Months 10.00%
One Pays 10.50%

Recreational Vehicles

0 – 48 Months 5.75% to 12.45%

Motor Homes and Travel Trailers

0 – 108 Months 5.75% to 12.45%

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%

Specials

Signature 0 – 72 Months 10.2% to 17.2%

Share Secured Loans

	Earns	Loan%	Final Cost
Shares	1.004% APY	4.257%	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	