

## Pahranagat Valley FCU – Loan Rates and Dividends – Effective 9/29/2025

### **Dividend Rates – paid**

|                                      |                          |
|--------------------------------------|--------------------------|
| Shares                               | 1.25% with APY of 1.257% |
| IRA's                                | 1.75% with APY of 1.764% |
| Misc. Savings                        | 1.25% with APY of 1.257% |
| 3-Month Certificate                  | 3.00% with APY of 3.041% |
| 6-Month Certificate                  | 3.25% with APY of 3.298% |
| 12-Month Certificate                 | 3.50% with APY of 3.556% |
| 24-Month Certificate                 | 3.75% with APY of 3.815% |
| 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 | 4.004% | 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                        |                                      |