

Effective October 1, 2024

All quoted rates require direct deposit

ALL RATES ARE APR OR ANNUAL PERCENTAGE RATE

New Auto and Motor Cycle 2024-2025

Credit score of 700 or more

5.24 APR for term of 60 months or less

6.24 APR for term of 61 months to 72 months

Credit score of 699-600

7.24 APR for terms 60 months or less

8.24 APR for terms 61 months to 72 months

Credit score 599 and below

10.24 APR for terms 60 months or less

11.24 APR for terms 61 months to 72 months

Used Auto and Motor Cycle 2023-2022 max term 60 months

Credit score of 700 or more

7.24 APR

Credit score of 699-600

8.24 APR

Credit score below 599

10.24 APR

Used Auto 2021-2019

Credit score of 700 or more

8.24 APR up to 48 months

Credit score of 699-600

10.24 APR up to 48 months

Credit score 599 and below

12.24 APR up to 48 months

Auto older than 2019

12.24 APR up to 48 months

Classic Car up to 48 months 6.75% APR (car must be over 25 years old)

****When a member has been approved for an Auto Loan, RV or Boat Loan by Pubic Service Federal Credit Union, the rate that was quoted at the time of approval, shall remain in effect for 30 calendar days. After 30 days, the Auto Loan rate shall be subject to any changes that may be in effect****

RV's with titles

New RV's 2024-2025 under \$25,000.00 up to 60 months 8.00% APR

New RV's 2024-2025 over \$25,000.00 maximum term 10 years 8.75% APR

Used RV's maximum term 60 months 10% APR

Boats

New Boats 2024-2025 under \$25,000.00 up to 60 months 8.00% APR

New Boats 2024-2025 over \$25,000.00 maximum term 10 years 8.75% APR

Used Boats maximum term 60 months 10.00% APR

**** When a member has ben approved for an Auto, RV, or Boat loan by Public Service Federal Credit Union, the rate that was quoted at the time of approval shall remain in effect for 30 calendar days. After 30 days, the loan rate shall be subject to any changes that may be in effect. ****

Member 1st Home Mortgages

Call our Home Mortgage hot line 1-800-603-0836

New Rates- Effective October 1, 2024

All unsecured loans with a credit score of **750 or more** can qualify to borrow up to **\$20,000.00** at the following rates:

One Year	7.99% APR
Two Year	8.99% APR
Three Year	9.99% APR
Four Year (only for loans above \$5,000.00)	10.99% APR
Five Year (only for loans above \$10,000.00)	11.99% APR
Six Year (only for loans above \$15,000.00)	12.99% APR

All unsecured loans with a credit score of **700-749** can qualify to borrow up to **\$15,000.00** at the following rates:

One year	8.99% APR
Two years	9.99% APR
Three Years	10.99% APR
Four Years (only for loans over \$5,000.00)	11.99% APR
Five Years (only for loans over \$10,000.00)	12.99% APR

All unsecured loans with a credit score of **650-699** can qualify to borrow up to **\$10,000.00** at the following rates:

One year	12.49% APR
Two years	13.49% APR
Three years	14.49% APR
Four years (only for loans over \$5,000.00)	15.49% APR

All unsecured loans with a credit score of **600-649** can qualify to borrow up to **\$5,000.00** at the following rates:

One year	12.99% APR
Two years	13.99% APR
Three years	14.99% APR

All unsecured loans with a credit score of **599** or lower can qualify to borrow up to **\$5,000.00** at the following rates:

One year	15.99% APR
Two years	16.99% APR
Three years	17.99% APR

Open End Loans

Credit Score

700 and above	10% APR
699-650	12% APR
649-600	14% APR
599-549	16% APR
549 and below	18% APR

Minimum loan advance \$200.00

Maximum amount for Open End Loan \$15,000.00 ***IF QUALIFIED***

Share Back Loans

1.75% higher than the highest dividend paid on Money Market accounts, up to 10 years.