

Effective October 1, 2025

All quoted rates require direct deposit, All rates are annual percentage rates

New Auto and Motor Cycle 2025-2026

Credit score of 700 or more

4.00 APR for term of 60 months or less

5.00 APR for term of 61 months to 72 months

Credit score of 650-699

6.24 APR for term of 60 months or less

7.24 APR for term of 61 months to 72 months

Credit Score 600-649

8.24 APR for terms 60 months or less

9.24 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 2023-2024, max term 60 months

Credit score of 700 or more

6.24 APR

Credit score of 650-699

7.24 APR

Credit Score of 600-649

8.24 APR

Credit score below 599

9.24 APR

Used Auto 2020-2022, max term 48 months

Credit score of 700 or more

8.24 APR

Credit score of 650-699

9.24 APR

Credit Score of 600-649

10.24 APR

Credit score 599 and below

11.24 APR

Auto older than 2020, max term 48 months

12.24 APR

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

RVs with titles

New RVs 2025-2026 under \$25,000.00 up to 60 months 8.00% APR

New RVs 2025-2026 over \$25,000.00 max term 10 years 8.75% APR

Used RVs max term 60 months 10.00%

Boats

New boats 2025-2026 under \$25,000.00 up to 60 months 8.00% APR

New boats 2025-2026 over \$25,000.00 max term 10 years 8.75% APR

Used boats max term 60 months 10.00%

****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. ****

Rates effective October 1, 2025

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

All unsecured loans require 10% of the amount being borrowed to be secured in a share account. Refinancing of existing loans will be done at the new rate.

Open End Loans

Credit Score

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