### Loan Rates

**Effective Sept 1, 2020**

<table>
<thead>
<tr>
<th>Type of Advance</th>
<th>Description</th>
<th>Annual Percentage Rate</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New Auto</strong> (Current Model and 1 year old)</td>
<td>up to 36 months</td>
<td>2.50% to 15.00% *</td>
<td>We offer</td>
</tr>
<tr>
<td></td>
<td>37 - 60 months</td>
<td>2.80% to 15.30% *</td>
<td>90-DAY NO PAYMENT</td>
</tr>
<tr>
<td></td>
<td>61 - 84 months</td>
<td>3.30% to 15.80% *</td>
<td></td>
</tr>
<tr>
<td><strong>Used Auto</strong> (1+ Model year up to 10 years old (2010))</td>
<td>up to 36 months</td>
<td>2.79% to 15.29% *</td>
<td>We offer</td>
</tr>
<tr>
<td></td>
<td>37 - 60 months</td>
<td>3.09% to 15.59% *</td>
<td>90-DAY NO PAYMENT</td>
</tr>
<tr>
<td></td>
<td>61 - 84 months</td>
<td>3.59% to 16.09% *</td>
<td></td>
</tr>
<tr>
<td><strong>Classic Cars</strong> (Over 10 years old)</td>
<td>up to 72 months</td>
<td>4.79% to 17.99% *</td>
<td></td>
</tr>
</tbody>
</table>

### New Boat, RV and other Recreational Vehicles

- up to 60 months | 4.74% to 14.24% * | up to 100% of purchase price |
- 61 to 144 months | 5.14% to 14.64% * | up to 90% of average book for Used |

### Used Boat, RV and other Recreational Vehicles

- up to 60 months | 4.99% to 14.49% * | up to 100% of purchase price |
- 61 to 144 months | 5.39% to 14.89% * | up to 90% of average book for Used |

### Off Road/Titled Vehicles

- New | 5.99% to 16.49% * | up to 60 months |
- Used | 6.39% to 16.89% * | up to 60 months |

### Personal Loans (unsecured)

- Up to $20,000 | 6.99% to 18.00% * | up to 60 months |
- Up to $15,000 | 8.99% to 18.00% * | up to 60 months |

### Caregiver Line

- $200 - $1,000 | 9.99% to 14.99% * | up to 12 months |

### Hardship Loan

- Up to $3,000 | 0.00% to 3.99% | 0% up to 12 months |

### Payday Relief

- $200 - $1,000 | 25.00% to 28.00% * | up to 6 months/$20.00 application fee |

### Bike Loan

- $1,000 - $7,500 | 6.24% * | up to 48 months |

### VISA Credit Card

- Visa Platinum Card | NO ANNUAL FEE | 8.75% to 8.75% | Promotional Balance Transfer Rate |
- Visa Classic Card | NO ANNUAL FEE | 8.75% to 18.00% | 2.99% for 12 months |
- Visa New Beginnings | $12 ANNUAL FEE | 18.00% to 18.00% | |

### Share Secured

- Share Secured | 3.99% + Share Rate | up to 60 months |

### Home Equity Line of Credit (Open End/Variable Rate)

- Owner Occupied | 264 months | 3.50% to 7.25% | Lower rate + Better terms |
- Non-Owner Occupied | 264 months | 3.75% to 7.75% | |

**Index for variable-rate home equity line of credit loans (HELOCs) is the Prime Rate as published in the WSJ.**

### Mortgage Loans

- 15-year | Visit www.providencecu.org for current rates or give us a call today!* |
- 30-year | Visit www.providencecu.org for current rates or give us a call today!* |

* Mortgage loan rates change daily. Please visit our website or call for the most current rates. |

### Student Loan - Refi Fixed

- up to 60 months | 2.99% to 6.50% * |
- 120 months | 4.00% to 7.00% * |
- 180 months | 5.00% to 7.50% * |

### Student Loan - Refi Variable

- up to 60 months | 2.79% to 6.19% ** |
- 120 months | 4.19% to 7.19% ** |
- 180 months | 5.19% to 8.69% ** |

### Student Loan - In School Fixed

- 144 months | 4.49% to 8.49% * |

### Student Loan - In School Variable

- 144 months | 2.49% to 6.75% ** |

---

*Rates and terms vary with loan type, term of loan, and are based on borrower's credit qualifications. The Meet or Beat loan policy allows Providence Federal Credit Union the flexibility to make adjustments on interest rates and terms. Approved by CFO or CEO and proof of competition required. Payday, HELOC, PLOC, Caregiver and Visa are ineligible for Relationship Pricing. Qualifications are automatic payment and must be enrolled in free eStatements. Rates reflect Relationship Pricing for qualifying products.

**Index for variable-rate home equity line of credit loans (HELOCs) is the Prime Rate as published in the WSJ.**

---

*All rates are determined by the Board of Directors and may change at any time. Unless otherwise indicated, offered rates are current as of September 1, 2020.*