

POWELL SCHOOLS FEDERAL CREDIT UNION

PO Box 369; Powell, WY 82435

Office: Corner of 3rd Street & Ferris
Phone: 307-764-6133
Email: psfcu@tctwest.net

Hours: Monday and Wednesday - 4:30 – 6:00 pm
Manager: Bobbie Bell **Assistant:** Val Cross
Web: psfcupowell.com



RATE SCHEDULE

All rates stated are annual percentage rates (APR)
Rates Effective as of February 11, 2020

Description	Financing	36 Months	48 Months	60 Months	72 Months
New / Untitled Automobiles	100%	3.5%	3.75%	4%	4.25%
Up to 3 years old	Loan Value	3.75%	4%	4.25%	4.5%
Over 3 years old	Loan Value	4.5%	4.75%	5%	5.25%

Description	Financing	36 Months	48 Months	60 Months	72 Months
New Recreation Vehicles Boats/Trailers/Motorcycle/Off Road Vehicle	100%	4.5%	4.75%	5%	5.25%
Used	Loan Value	5%	5.25%	5.5%	5.75%

Off road description is “any vehicle capable of operating off road”, (i.e. ATV, UTV, snowmobile, jet ski, dirt bike, etc.)

Our goal is to provide our members with the lowest rates possible. If you are quoted a lower rate elsewhere, we would appreciate the opportunity to meet or beat that rate for you. Please call or e-mail for a specific quote or pre-approval amount.

Rate for share secured loans: 2.25%
Rate for personal loan: 10% up to \$2,000

Pre-Approval available. *If you are looking for a vehicle, you can be pre-approved for the maximum amount you want to spend and then when you find the vehicle of your choice, we can get you a check quickly. Check with the Credit Union Manager for details.*

More Important Lending Information

- 1) These posted rates are for those utilizing payroll deduction or retirees of the school or college, otherwise rate will be .5% more.
- 2) Proof of full insurance coverage is required for all units used as collateral naming the PSFCU as lien holder. Properly executed Wyoming titles and a proof of insurance coverage must be delivered to the credit union within six weeks of the date of loan.
- 3) PSFCU reserves the right to check credit and employment history of all loan applicants. A fee may be required to cover the cost of obtaining this information through a qualified credit bureau and/or credit references. All loan applications require approval of the PSFCU Credit Committee.
- 4) Dividend rates on share accounts are subject to change quarterly. Check with your Credit Union Manager for last quarter's percentage rate and APY.
- 5) On loans over \$5,000 secured (\$1,000 unsecured), a one-time credit report will be required if the applicant has either:
 - Been with the district/college less than 2 years, or
 - Applicant does not have a credit history with us or a credit report on file.