

Pampa Teachers Federal Credit Union

Effective October 2022

New Autos

| Tier | FICO | 36 mos | 48 mos | 60 mos | 72 mos | 84 mos | LTV |
|------|----------------|--------|--------|--------|--------|--------|-------------|
| A+ | <i>740></i> | 3.99 | 4.00 | 4.25 | 4.50 | 4.75 | 140% |
| A | <i>700-739</i> | 4.00 | 4.25 | 4.50 | 4.75 | 5.00 | 130% |
| B | <i>660-699</i> | 4.25 | 4.50 | 4.75 | 5.00 | 5.25 | 120% |
| C | <i>610-659</i> | 6.25 | 6.50 | 6.75 | 7.25 | N/A | 100% |
| D | <i>570-609</i> | 10.25 | 11.25 | 12.99 | N/A | N/A | 95% |
| E | <i><569</i> | 14.99 | 16.25 | 17.00 | N/A | N/A | 85% |

Used Autos

| Tier | FICO | 36 mos | 48 mos | 60 mos | 72 mos | 84 mos | LTV |
|------|----------------|--------|--------|--------|--------|--------|-------------|
| A+ | <i>740></i> | 4.00 | 4.25 | 4.50 | 4.99 | 5.25 | 125% |
| A | <i>700-739</i> | 4.25 | 4.50 | 4.75 | 5.00 | 5.50 | 115% |
| B | <i>660-699</i> | 4.50 | 4.75 | 5.00 | 5.50 | 6.00 | 110% |
| C | <i>610-659</i> | 6.99 | 7.25 | 7.75 | 8.00 | N/A | 95% |
| D | <i>570-609</i> | 12.99 | 13.99 | 14.99 | N/A | N/A | 90% |
| E | <i><569</i> | 15.99 | 16.99 | 17.75 | N/A | N/A | 70% |

| Adjustments | Add |
|----------------------------|------|
| Ten Years or older | 1.00 |
| Classic Cars 20+ years old | 2.90 |

| Guidelines |
|---------------------------------------|
| >100% LTV & or Term > 72 requires GAP |

ADDITIONAL MEMBERSHIP BENEFITS FOR SCORES OF 610 OR HIGHER

| | | |
|-------------------------------------|---------------|---|
| ACH DEPOSIT FOR LOAN PAYMENT | -0.10% | For the life of the loan, if the ACH deposit discontinues, the loan will be refinanced and the 0.10% will be added back into the loan |
| MEMBERSHIP - 1 TO 5 YEARS | -0.05% | Sign below if you agree and understand your loan rate and/or Ach Loan requirements |
| MEMBERSHIP - 6 TO 10 YEARS | -0.10% | |
| MEMBERSHIP - 11 TO 15 YEARS | -0.15% | |
| MEMBERSHIP - 16 TO 20 YERS | -0.20% | |
| MEMBERSHIP - 21 AND UP | -0.25% | |
| BIRTHDAY MONTH | -0.05% | (If loan is completed within your birthday month you will receive an additional discount). |

*PTFCU Reserves the right to request pictures and items location for the life of the loan