

**Pampa Teachers Federal Credit Union**

Effective October 2022

**Recreational Vehicles - RVs, Boats, & Jet Skis**

Tier	FICO	36 mos	48 mos	60 mos	72 mos	84 mos	120 mos	LTV
A+	<i>740&gt;</i>	4.00	4.75	5.25	6.00	6.75	7.25	<b>110%</b>
A	<i>700-739</i>	4.50	5.75	6.50	7.25	8.00	8.75	<b>100%</b>
B	<i>660-699</i>	5.75	6.50	7.25	8.00	8.75	9.25	<b>90%</b>
C	<i>610-659</i>	6.25	7.00	7.75	8.25	9.00	N/A	<b>80%</b>
D	<i>570-609</i>	8.25	9.00	10.00	13.50	N/A	N/A	<b>75%</b>
E	<i>&lt;569</i>	12.99	13.99	15.99	N/A	N/A	N/A	<b>70%</b>

Adjustments	Add
Ten Years or older	1.00
Classic 20+ years old	2.90
Boats App fee	\$125.00

**Guidelines**

<100% LTV & or Term > 72 requires GAP  
84 mos > \$35k; 120 mos > \$65k

**ADDITIONAL MEMBERSHIP BENEFITS FOR SCORES OF 610 OR HIGHER**

<b>ACH DEPOSIT FOR LOAN PAYMENT</b>	<b>-0.10%</b>	<b>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).</b>
<b>MEMBERSHIP - 1 TO 5 YEARS</b>	<b>-0.05%</b>	<b>Sign below if you agree and understand your loan rate and/or Ach Loan requirements</b>
<b>MEMBERSHIP - 6 TO 10 YEARS</b>	<b>-0.10%</b>	
<b>MEMBERSHIP - 11 TO 15 YEARS</b>	<b>-0.15%</b>	
<b>MEMBERSHIP - 16 TO 20 YERS</b>	<b>-0.20%</b>	
<b>MEMBERSHIP - 21 AND UP</b>	<b>-0.25%</b>	
<b>BIRTHDAY MONTH</b>	<b>-0.05%</b>	<b>*If loan is completed within your birthday month you will receive an additional discount</b>

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