

**Pampa Teachers Federal Credit Union**

Effective October 2022

**Unsecured**

Tier	FICO	12 mos	24 mos	36 mos
A+	740>	6.99	7.25	7.75
A	700-739	8.25	9.75	10.25
B	660-699	10.50	11.00	11.50
C	610-659	12.75	13.25	13.75
D	570-609	14.99	15.25	N/A
E	<569	16.99	N/A	N/A

**Shared Secured**

60 Mos	3.00
Can be up to 60 Mos. Rate will be 2.00% above current dividend rate being paid,	

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

<p><b>ACH DEPOSIT FOR LOAN PAYMENT</b></p> <p><b>MEMBERSHIP - 1 TO 5 YEARS</b></p> <p><b>MEMBERSHIP - 6 TO 10 YEARS</b></p> <p><b>MEMBERSHIP - 11 TO 15 YEARS</b></p> <p><b>MEMBERSHIP - 16 TO 20 YERS</b></p> <p><b>MEMBERSHIP - 21 AND UP</b></p> <p><b>BIRTHDAY MONTH</b></p>	<p><b>-0.10%</b></p> <p><b>-0.05%</b></p> <p><b>-0.10%</b></p> <p><b>-0.15%</b></p> <p><b>-0.20%</b></p> <p><b>-0.25%</b></p> <p><b>-0.05%</b></p>	<p><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></p> <p><b>Sign below if you agree and understand your loan rate and/or Ach Loan requirements</b></p> <p>X _____</p> <p>Borrower</p> <p>X _____</p> <p>CO-Borrower</p> <p><small>*If loan is completed within your birthday month you will receive an additional discount</small></p>
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\*PTFCU Reserves the right to request pictures and items location for the life of the loan