

FRANKLIN REGIONAL SCHOOLS FEDERAL CREDIT UNION

4068 BUSHY RUN RD., JEANNETTE PA 15644

724-523-9448

Toll Free 877-523-9448

Approved loan rates starting 12/02/18

LOANS

TERMS, RATES, RESTRICTIONS

SECURED LOANS

TYPE OF LOAN (See notes 1-7 below table)	SECURED BY	MAXIMUM	APR for 700+ credit scores	Below 700 call	MATURITY
NEW VEHICLE	TITLE	110% OF VALUE	3.50 % APR	Call*	0 - 72 MO
NEW VEHICLE	TITLE	110% OF VALUE	4.00 % APR	Call*	73 - 84 MO
USED VEHICLE 2013 and newer	TITLE	110% OF VALUE	4.50 % APR	Call*	0 - 72 MO
USED VEHICLE 2012 and older	TITLE	110% OF VALUE	4.75 % APR	Call*	0 - 60 MO
SHARE SECURED	100% SHARES	SHARE BALANCE	4.00% APR	Call*	0 – 60 MO
SECOND MORTGAGE	MORTGAGE NOTE	80 % of Appraisal – other restrictions apply	3.74% APR	Call*	0 - 60 MO
			3.99% APR	Call*	61 – 120 MO
SECURED LOAN (\$150.00 one-time fee)	UCC-1	100% of Value (New)	6.00% APR	Call*	0 - 72 MO
		100% of Value (Used)	6.25% APR	Call*	0 - 72 MO
RECREATIONAL VEHICLE NEW	TITLE**	80% OF BOOK VALUE	5.00% APR	Call*	85 – 120 MO
RECREATIONAL VEHICLE (USED)	TITLE**	80% OF BOOK VALUE	5.50% APR	Call*	73 – 120 MO
MOBILE HOME with/without foundation	TITLE	80% OF BOOK OR APPRAISED VALUE	11.50% APR	Call*	0 – 120 MO

¹ Maximums do not include Credit Disability Insurance or closing costs and fees. If the member pays these they may be in addition to the listed maximum.

² APR – Annual Percentage Rate

³ Dealer Demos and loan buyouts will be financed at the new car rate provided the vehicle has less than 15,000 miles.

⁴ All costs of loans to be paid by the member. Title Fees - \$125 PA Title - \$200 Out of State Title

⁵ Under certain circumstance we will attempt to match the competition's rates. Please call the credit union office for details.

⁶ Member may be required to purchase Flood Hazard Insurance.

⁷ Member must pay the cost of a Flood Hazard determination

***For less than 700 credit scores we use Risk Based Pricing and a reduced loan to value limit.**

**Includes RV's and Boats with titles.

UNSECURED LOANS: must be a member of the credit union for six months.

SIGNATURE LOANS: See the rate chart at the right. Signature loans may be in addition to existing

“Money Sale” loans.

VISA CARD: limits up to \$10,000 @ 6.75% APR

SIGNATURE	24 mo	48 mo	60 mo
\$3,000.00	10.0% APR	10.0% APR	10.0% APR
\$6,000.00	10.0% APR	10.0% APR	10.0% APR
\$9,000.00	10.0% APR	10.0% APR	10.0% APR
\$12,000.00	10.0% APR	10.0% APR	10.0% APR
\$15,000.00	10.0% APR	10.0% APR	10.0% APR