

# 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  
02/01/2023.

## 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	5.00 % APR	Call*	0 - 72 MO
NEW VEHICLE	TITLE	110% OF VALUE	5.25 % APR	Call*	73 - 84 MO
<b>USED VEHICLE 2014 and newer</b>	TITLE	110% OF VALUE	6.00 % APR	Call*	0 - 72 MO
<b>USED VEHICLE 2013 and older</b>	TITLE	110% OF VALUE	6.25 % APR	Call*	0 - 60 MO
SHARE SECURED	100% SHARES	SHARE BALANCE	5.00% APR	Call*	0 – 60 MO
SECOND MORTGAGE	MORTGAGE NOTE	80 % of Appraisal – other restrictions apply	4.25% APR	Call*	0 - 60 MO
			4.50% 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	5.50% APR	Call*	85 – 120 MO
RECREATIONAL VEHICLE (USED)	TITLE**	80% OF BOOK VALUE	5.75% APR	Call*	73 – 120 MO
MOBILE HOME with/without foundation	TITLE	80% OF BOOK OR APPRAISED VALUE	12.50% APR	Call*	0 – 120 MO

<sup>1</sup> Maximums do not include Credit Disability Insurance or closing costs and fees. If the member pays for these coverages, they may be in addition to the listed maximum.

<sup>2</sup> APR – Annual Percentage Rate

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

<sup>4</sup> All costs of loans to be paid by the member. Title Fees - \$150 PA Title - \$225 Out of State Title Lease Buy-Out \$100

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

<sup>6</sup> Member may be required to purchase Flood Hazard Insurance.

<sup>7</sup> Member must pay the cost of a Flood Hazard determination.

**CANCELLATION FEES** – up to \$50 if the member cancels the loan request after the credit union has started processing. Call the credit union office for details.

**\*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 @ 9.90% 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