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 07/01/2026.

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	4.00 % APR	Call*	0 - 72 MO
NEW VEHICLE	TITLE	110% OF VALUE	4.25 % APR	Call*	73 - 84 MO
USED VEHICLE 2014 and newer	TITLE	110% OF VALUE	5.00 % APR	Call*	0 - 72 MO
USED VEHICLE 2013 and older	TITLE	110% OF VALUE	5.25 % 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

[1] 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.

[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 - $150 PA Title - $225 Out of State Title Lease Buy-Out $100

[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.

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