

## DEPOSIT RATE SHEET



*Start with a Credit Union*  
 that stands out from the rest.

<b><u>Share/IRA Savings</u></b>	<b>APR*</b>	<b>APY*</b>
\$25 and above	0.15%	0.15%
<b><u>Interest Checking</u></b>		
\$25 and above	0.10%	0.10%
<b><u>Elite Money Manager<sup>†</sup></u></b>		
\$2,500 - \$9,999	0.20%	0.20%
\$10,000 - \$49,999	0.35%	0.35%
\$50,000 - \$99,999	0.50%	0.50%
\$100,000 and above	0.60%	0.60%
<b><u>Holiday Club Account</u></b>	0.50%	0.50%
<b><u>Health Savings Account</u></b>	0.50%	0.50%

**Great Rates — Share Certificates and IRA<sup>±</sup> Certificates — Great Terms**  
**Traditional, Rollover, Roth and Education IRA'S**

TERM	\$1,000 to \$24,999.99		\$25,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 and above	
	APR*	APY*	APR*	APY*	APR*	APY*	APR*	APY*
3 MONTH	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
6 MONTH	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
1 YEAR	0.85%	0.85%	0.85%	0.85%	0.90%	0.90%	0.90%	0.90%
2 YEAR	1.24%	1.25%	1.34%	1.35%	1.39%	1.40%	1.39%	1.40%
3 YEAR	1.49%	1.50%	1.59%	1.60%	1.64%	1.65%	1.64%	1.65%
4 YEAR	1.98%	2.00%	2.08%	2.10%	2.13%	2.15%	2.13%	2.15%

<sup>†</sup>Minimum opening deposit \$2,500. Deposits below \$2,500 do not earn dividends. Restrictions apply.  
 Deposits insured up to \$250,000 per member account by the NCUSIF\*. Penalty applies for early withdrawal.  
 APR\*=Annual Percentage Rate. APY\*=Annual Percentage Yield.  
<sup>±</sup> Traditional and Roth IRA Share Certificates insured up to \$250,000 per member account by the NCUSIF.  
 Rates effective as of February 1, 2011 and are subject to change without notice. RS2210-12811



**Member Services 866/ 773-9835 available Mon - Fri, 7:30 am to 5 pm.**  
**Visit a branch or [www.ptfcu.org](http://www.ptfcu.org).**

## LOAN RATE SHEET

### Consumer Loans

#### \*\*New Auto

36 Months - 2010-2011 vehicles**	<b>Specials</b> APR* As low as 2.5%** (2.75%** -no auto-payment)
48 Months - 2010-2011 vehicles**	As low as 2.9%** (3.15%** -no auto-payment)
60 Months - 2010-2011 vehicles**	As low as 3.9%** (4.15%** -no auto-payment)
66 Months - 2010-2011 vehicles**	As low as 5.0%**

\*\*Up to 120% of the purchase price including tax, no other credit union discounts  
 Title, license, doc fee, accessories, MBI and GAP. APR\* = Annual Percentage Rate.  
 \*\*New 2010-2011 vehicles with 8,000 miles or less

#### \*\*Used Auto

36 Months - 2008-2010 vehicles**	<b>Specials</b> APR* As low as 2.5%*** (2.75%*** no auto-payment)
48 Months - 2008-2010 vehicles**	As low as 2.9%*** (3.15%*** no auto-payment)
60 Months - 2008-2010 vehicles**	As low as 3.9%*** (4.15%*** no auto-payment)

\*\*\*2008 Vehicles - 20% down payment required. 2009/2010 Vehicles - 10% down payment required.  
 \*\*\*Used 2008-2010 vehicles over 8,000 miles. APR\* = Annual Percentage Rate.

#### \*\*Used Auto

66 Months - 2008-2010 vehicles	As low as 6.40%**
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\*\*Used 2008-2010 vehicles over 8,000 miles  
 Price plus tax, title, license, doc fees, accessories, MBI and GAP. APR\* = Annual Percentage Rate.

#### \*\*Sports Vehicles

New Motorcycle/Watercraft	As low as 8.90%**
Used Motorcycle/Watercraft	As low as 9.65%**
New Recreational Vehicle	As low as 7.90%**
Used Recreational Vehicle	As low as 8.90%**

\*\*Rates above include Auto, Motorcycle, Watercraft, Recreational Vehicle discount of .60% with direct deposit and PTFCU checking account, auto-payment from active PTFCU checking account and multiple PTFCU loans or .25% off rate without discounts with auto-payment from PTFCU checking account only. Rates vary with amount financed, term, program and credit history.  
 All rates subject to change without notice. MEMBERS WITH A PTFCU REAL ESTATE LOAN AUTOMATICALLY QUALIFY FOR THE 60 BASIS POINT DISCOUNT ON OR 100 BASIS POINTS DISCOUNT ON UNSECURED LOANS. APR\* = Annual Percentage Rate.

### Unsecured Personal Loans

Signature Loan (\$20,000)	APR* As low as 10.99% ±
Personal Line of Credit (\$20,000)	As low as 10.25% ±
Shared Secured	Share Rate + 3%
Certificate Secured	Share CD Rate + 3%

± Unsecured loan discount of 1.00% with direct deposit and PTFCU checking account, auto-payment from active PTFCU checking account and multiple PTFCU loans or .25% off rate without discounts above with auto payment from PTFCU checking account only. MEMBERS WITH A PTFCU REAL ESTATE LOAN AUTOMATICALLY QUALIFY FOR THE 60 BASIS POINT DISCOUNT ON SECURED LOANS OR 100 BASIS POINTS DISCOUNT ON UNSECURED LOANS.

## Your American Dream Happens Here!

New 2010-2011 vehicles under 8,000 miles. Used 2008-2010 over 8,000 miles.

2.5% APR\* 36 mo. Auto Loan + Free GAP Insurance†

2.9% APR\* 48 mo. Auto Loan + Free GAP Insurance†

3.9% APR\* 60 mo. Auto Loan + Free GAP Insurance†

NEW AUTO LOAN -5% APR\* 66 mo. + Free GAP Insurance & \$100 for gas!†

### Mortgage Loans

#### Home Equity and First Mortgage Loans Real Estate Loan Specials

**5.00% APR\*\* HOME EQUITY LINE OF CREDIT**  
 Maximum CLTV is 80%. Maximum Loan \$250,000.  
 10 Year Draw with 20 Year Repayment  
 Rate: Prime plus 1.25%

#### HOME EQUITY FIXED RATE

As low as 7.50%\* APR\*\*  
 \*Includes .25% discount with auto pay  
**LOW FEE** Loans up to \$250,000 up to 80% CLTV  
 Maximum CLTV is 80%. Maximum Loan \$250,000.  
 20 Year Fixed Rate Loans

#### FIRST MORTGAGE LOANS

Conforming Loans Up To \$417,000  
 Jumbo Loans from \$417,001 TO \$2,000,000

#### LOAN PRODUCTS

40, 30, 20 AND 15 Year Fixed Rates  
 5 and 7-Year Adjustable Rate Mortgage

#### PROPERTY TYPES

Primary Residence, Second Home, Investment Properties

**Call a Loan Representative Today at  
 866/ 773-9835, Ext. 3046.**

APR\*\* = Annual Percentage Rate. Rates effective as of 2/1/11.  
 All loans subject to credit approval.+ All property subject to equity verification. Some restrictions may apply. PTFCU is an equal housing lender. Fees may apply. Not all loans available in all states.



**Call Member Services at 866/ 773-9835, option 0.**

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Rates vary with amount financed, term and credit history. Rates effective as of 2/1/11. All rates and programs subject to change without notice.  
 Existing PTFCU auto loans do not qualify for 2.5% 2.9%, 3.9% and 5.0% auto loan special. No other credit union discounts apply. Certain restrictions apply.  
 † Free Guaranteed Asset Protection (GAP) policy received upon loan funding. Loan must remain active for 36 months to avoid reimbursing Credit Union's cost of \$150 for GAP. If the loan is paid off in less than 36 months, \$150 will be added to the payoff amount to reimburse the Credit Union for the GAP policy.  
 5.0% APR - 66 month Auto Loan must remain active for 36 months to avoid reimbursing the \$100 cash deposit and Credit Union's cost of \$150 for GAP.  
 Should the loan be paid off in less than 36 months, \$250 will be added to the payoff amount to reimburse the Credit Union for the \$100 cash and \$150 GAP.  
 Free \$100 "Cash for Gas" received upon loan funding and deposited to members' PTFCU Share Savings account. RS2210-12811