

# BUTLER COUNTY TEACHERS FEDERAL CREDIT UNION

120 Campus Lane; Butler, PA 16001 • 724-283-9427 • www.bctfcu.net

## New Vehicle:

Maximum: \$40,000.00*	
APR up to 36 Months	2.00%
APR 37 to 48 Months	2.25%
APR 49 to 60 Months	2.50%
APR 61 to 72 Months	2.75%

## Used Vehicle – 2 Calendar Years Old or Newer:

Maximum: \$30,000.00*	
APR up to 36 Months	2.50%
APR 37 to 48 Months	2.75%
APR 49 to 60 Months	3.00%
APR 61 to 72 Months	3.25%

## Used Vehicle – 2 to 5 Calendar Years Old:

Maximum: \$30,000.00*	
APR up to 36 Months	3.00%
APR 37 to 48 Months	3.25%
APR 49 to 60 Months	3.50%

## Used Vehicle – Over 5 Calendar Years Old:

Maximum: \$30,000.00*	
APR up to 36 Months	3.25%
APR 37 to 48 Months	3.50%

## Recreational Vehicle – New:

Maximum: \$75,000.00*	
APR up to 48 Months	6.25%
APR 49 to 60 Months	6.50%
APR 61 to 84 Months	6.75%
APR 85 to 120 Months	7.00%

## Recreational Vehicle – Used:

Maximum: \$60,000.00*	
APR up to 48 Months	6.75%
APR 49 to 60 Months	7.00%
APR 61 to 84 Months	7.25%

## Home Equity – First Equity Position:

Maximum: \$200,000.00*	
APR up to 60 Months	3.25%
APR 61 to 84 Months	3.55%
APR 85 to 120 Months	3.85%
APR 121 to 180 Months	4.15%

## Home Equity – Second Equity Position:

Maximum: \$200,000.00*	
APR up to 60 Months	4.45%
APR 61 to 84 Months	4.75%
APR 85 to 120 Months	5.05%
APR 121 to 180 Months	5.35%

## Signature:

Maximum: \$10,000.00*	
APR up to 36 Months	9.00%
APR 37 to 48 Months	10.00%
APR 49 to 60 Months	11.00%

## Comaker:

Maximum: \$24,000.00*	
APR up to 36 Months	8.00%
APR 37 to 48 Months	9.00%
APR 49 to 60 Months	10.00%

## Share Secured:

Maximum: Shares Balance minus 2 Months Interest	
APR up to 36 Months	2.00%
APR 37 to 48 Months	2.25%
APR 49 to 60 Months	2.50%
APR 61 to 72 Months	2.75%

## Short Term Education Loan:

Maximum: \$12,000.00*	
APR up to 12 Months	4.50%
APR 13 to 24 Months	5.00%
APR 25 to 36 Months	5.50%

***If you qualify for a lower rate elsewhere, BCTFCU will beat that competitor's advertised rate by 0.25%***

\* Loan limits are not a guarantee of the amount a member may qualify for. The Credit Committee has the right to reduce the requested amount, change the term, or refuse any loan request.