

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% down to a minimum of 1.00%.**

* 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.

** Applies to similar loan types and terms as those offered by BCTFCU. Borrower must show proof they qualify for the competitors advertised rate and complete the BCTFCU approval process. Borrowers who qualify for a 1.00% APR will have that rate matched with 1.00%.