



**7 AND 10-YEAR FIXED MORTGAGE RATE SPECIAL**

**Effective: December 1, 2018**

FIXED MORTGAGE RATES		
Term	Interest Rate	APR*
7 years	4.75%	4.827% APR*
10 years	4.99%	5.046% APR*

\* APR equals annual percentage rate. Subject to credit approval.

Rates subject to change without notice. This offer may end at any time.

Individual credit score, debt ratio and loan to value may affect posted rate.

New money required to refinance existing PFCU loans at this rate.

Rate discount for automatic payment is not available with this offer.

7 or 10-year terms are fully amortized.

Offer not valid on business loans.

Other restrictions may apply, see Mortgage Specialist for full details.

Membership eligibility required.

**FIXED MORTGAGE RATES:** Rate as low as 4.75% with a 4.827% APR for 7 years (84 months). This payment calculation example is based on \$50,000.00 with a 7-year amortization and 84 monthly payments of \$700.88. Rate as low as 4.99% with a 5.046% APR for 10 years (120 months). This payment calculation example is based on \$50,000.00 with a 10-year amortization and 120 monthly payments of \$530.14. These payment calculation examples do not include any mortgage insurance premiums, real estate taxes, homeowner's insurance or additional fees or add-ons. If applicable, the actual payment obligation will be greater.

