

# POWELL SCHOOLS FEDERAL CREDIT UNION

PO Box 369; 245 N. Evarts; Powell, WY 82435

**Office:** Corner of 3<sup>rd</sup> Street & Ferris

**Phone:** 307-764-6133

**Email:** [psfcu@tctwest.net](mailto:psfcu@tctwest.net)

**Hours:** Monday and Wednesday - 4:30 – 6:00 pm

**Manager:** Bobbie Patterson **Assistant:** Val Cross

**Web:** [psfcupowell.com](http://psfcupowell.com)



**No Loan  
Fees**

## RATE SCHEDULE

All rates stated are annual percentage rates (APR)

Rates Effective as of September 11, 2024

Description	Financing	36 Months	48 Months	60 Months	72 Months
New / Untitled Automobiles	100%	4.25%	4.5%	4.75%	5.0%
Up to 3 years old	Loan Value	4.75%	5.0%	5.25%	5.5%
Over 3 years old	Loan Value	5.25%	5.5%	5.75%	6.0%

Description	Financing	36 Months	48 Months	60 Months	72 Months
New Recreation Vehicles Boats/Trailers/Motorcycle/Off Road Vehicle	100%	5.25%	5.5%	5.75%	6.0%
Used	Loan Value	5.75%	6.0%	6.25%	6.5%

**Off road description** is “any vehicle capable of operating off road”, (i.e. ATV, UTV, snowmobile, jet ski, dirt bike, etc.)

**Our goal is to provide our members with the lowest rates possible. If you are quoted a lower rate elsewhere, we would appreciate the opportunity to meet or beat that rate for you. Please call or e-mail for a specific quote or pre-approval amount.**

**Rate for share secured loans:**

**2.25%**

**Rate for personal loan:**

**12% up to \$3,000**

***Pre-Approval available.*** *If you are looking for a vehicle, you can be pre-approved for the maximum amount you want to spend and then when you find the vehicle of your choice, we can get you a check quickly. Check with the Credit Union Manager for details.*

### **More Important Lending Information**

- 1) These posted rates are for those utilizing payroll deduction or retirees of the school or college, otherwise rate will be .5% more.
- 2) Proof of full insurance coverage is required for all units used as collateral naming the PSFCU as lien holder. Properly executed Wyoming titles and a proof of insurance coverage must be delivered to the credit union within six weeks of the date of loan.
- 3) PSFCU reserves the right to check credit and employment history of all loan applicants. A fee may be required to cover the cost of obtaining this information through a qualified credit bureau and/or credit references. All loan applications require approval of the PSFCU Credit Committee.
- 4) Dividend rates on share accounts are subject to change quarterly. Check with your Credit Union Manager for last quarter's percentage rate and APY.
- 5) On loans over \$5,000 secured (\$2,000 unsecured), a one-time credit report will be required if the applicant has either:
  - Been with the district/college less than 2 years, or
  - Applicant does not have a credit history with us or a credit report on file.