

**OTHER TITLE SECURED LOANS**  
(Boats, ATVs, Box-Trailers, & Motor Homes, etc.)

<b>NEW</b> title secured <b>2017 &amp; 2018 TERM</b> (100% of Sticker)		<b>RATE as low as</b>
	36 Months	2.75%
	48 Months	3.00%
	60 Months	3.25%
	72 Months	3.50%

<b>USED</b> other title secured <b>2013 to 2016</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	4.50%
	48 Months	4.75%
	60 Months	4.75%

<b>USED</b> other title secured <b>2011 to 2012</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	6.50%
	48 Months	6.75%
	60 Months	7.00%

<b>USED</b> other title secured <b>2010 &amp; Older</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	6.50%

\*\*\* Loan rates are subject to change\*\*\*

Please feel free to call us with your questions @ (724) 845-8923 or utilize our informational website to answer your question when the office is closed. There are loan starter applications available and a loan calculator to help figure payments.

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)

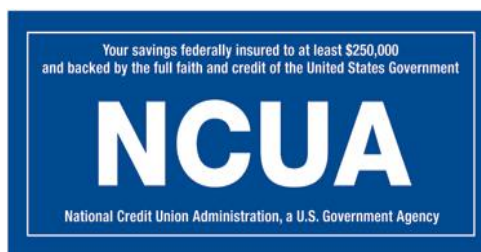
**We now offer E-Lending with secure signing and encrypted emails.**

*This is an easy and convenient way to apply for and sign loan documents. For more information on this new technology, and/or to start the loan process, send us a message requesting to start an E-Loan to our group email:*

[amfcu4u@windstream.net](mailto:amfcu4u@windstream.net)

*Any of our staff members will be happy to assist you.*

Your Credit Union is backed by the full faith and credit of the U.S. Government by the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF), which works just like the FDIC, insures deposits up to at least \$250,000. Detailed information on insurance can be found online at [www.ncua.gov](http://www.ncua.gov) in the Share Insurance Toolkit section.



~Equal Opportunity Lender

**LOAN RATES**

As of January 1, 2018

**ALLEGHENY METAL  
FEDERAL CREDIT UNION**

260 Pershing Avenue  
Leechburg, PA 15656  
Phone: (724) 845-8923  
Fax: (724) 845-7452

[www.alleghenymetalfcu.org](http://www.alleghenymetalfcu.org)



## LOAN RATES EFFECTIVE 1-1-2018

### VEHICLE & MOTORCYCLE TITLE SECURED LOANS (Car, Truck, Van, SUV or Motorcycle)

#### NEW VEHICLE

<b>2017 &amp; 2018</b>	<b>TERM</b>	<b>RATE as low as</b>
(100% of Sticker)	36 Months	1.75%
*Includes refinancing	48 Months	2.25%
	60 Months	2.25%
	72 Months	2.49%

#### USED VEHICLE

<b>2013 to 2016</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	Up to 36 Months	2.50%
	48 Months	2.50%
	60 Months	2.75 %
	72 Months	2.75 %

#### USED VEHICLE

<b>2011 to 2012</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	Up to 36 Months	4.75%
	48 Months	4.75%
	60 Months	4.75%

#### USED car, truck, van or SUV

<b>2010 &amp; Older</b>	<b>TERM</b>	<b>RATE as low as</b>
*Maximum amount of NADA value	36 Months	4.75%

#### HOME EQUITY LOANS

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
*Minimum of \$15,000	5 Years	3.75%
*Over \$50,000 needs a Board Approval	6 to 10 Years	4.00%
	11 to 15 Years	4.25%

No Fees If Kept Through 60 Months-Call the Credit Union for details

#### MOBILE HOME LOANS

<b>FIXED RATE</b>	<b>TERM</b>	<b>RATE as low as</b>
	5 Years	7.00%
	6 Years	7.50%
	7 Years	8.00%
	8 Years	8.50%
	9 Years	9.00%
	10 Years	9.50%

#### 100% SHARE

<b>SECURED LOANS</b>	<b>TERM</b>	<b>RATE as low as</b>
	Up to 36 Months	1.25%
	48 Months	1.50%
	60 Months	1.99%

#### SIGNATURE LOANS

	<b>TERM</b>	<b>RATE as low as</b>
\$12,000 Maximum	12 Months	6.00%
	24 Months	6.00%
	36 Months	6.50%
	48 Months	7.50%
	60 Months	8.00%

#### Risk Based Lending

AMFCU uses a risk based lending policy to determine a member's interest rate. In grading a loan application, the credit bureau provides a calculated national risk score, which is then matched to a letter score of A, B, C, D, or F. Rates have been set according to a corresponding letter grade. The letter grade of A would receive our best rate, while tiers B, C, D, and F grades would each receive a slightly higher interest rate. Rates are based on credit risk, vehicle year, term and amounts financed.

The purpose in offering risk based loans is to help as many members as possible. We recognize that certain members represent more risk than others. We will not grant loans where the probability of repayment is very doubtful. We recognize the importance of managed risk. We also recognize members who are charged unfavorable rates with other lenders that we could help with a managed risk program that saves these members substantial money while helping them rebuild their credit.

**APR – Annual Percentage Rate.** AMFCU assumes no responsibility for errors or omissions. Please contact the credit union to verify any rates or additional information.

#### REQUIRED LOAN DOCUMENTS: (Please call if you have questions)

The following documents are required from the member (and co-signer) when applying for a loan:

#### Vehicle Loan

- Proof of income for last 3-4 weeks for vehicle owner
  - Pay stubs
  - Pension
  - Social Security & Disability
- Current Proof of Insurance on vehicle
- Buyers order from dealership or copy of title from private owner.
- If Refinancing, at least one payment must have been made & we need the following information
  - Vehicle Registration in your name
  - Current billing statement or payment book
  - 10 –day pay off (after last payment clears)
  - Mailing address for payoff (may be different than normal payment address)

#### Personal Loan

- Proof of income for last 3-4 weeks
  - Pay stubs
  - Pension
  - Social Security & Disability
- Spouse if married
  - Pay stubs
  - Pension
  - Social Security & Disability

#### Home Equity Loan Requirements before Applying

- You must have at least 20% equity in your property
- The Credit Union must be in either 1<sup>st</sup> or 2<sup>nd</sup> position on the property
- LINES OF CREDIT count as a lien against your property
- Property cannot be held in "TRUSTS"
- The property must be your primary residence

#### Home Equity Loan Required Documents

- Current paid property taxes
- W-2 forms for the employed homeowner and spouse if married
- Proof of income for last 3-4 weeks for homeowner and spouse if married
  - Pay stubs
  - Pension
  - Social Security & Disability
- Current Homeowners Insurance Policy pages which provide dollar amounts of insurance on the dwelling and/or other structures
- If there is a first mortgage, you must have the Mortgage Co. fax the current payoff balance to the Credit Union

\*\*\* Loan rates are subject to change\*\*\*