

### Share Savings Account Dividends\*

\*Published rates were effective until 06/30/2024

**TIER 1** – Based upon your daily balance the rate on deposits \$50,000 and above will earn 1.5% with an Annual Percentage Yield of 1.5%.

**TIER 2** - Based upon your daily balance the rate on deposits \$10,000 up to \$49,999 will earn 1.5% with an Annual Percentage Yield of 1.5%.

**TIER 3** - Based upon your daily balance the rate on deposits \$5,000 up to \$9,999 will earn 1.40% with an Annual Percentage Yield of 1.40 %.

**TIER 4** - Based upon your daily balance the rate on deposits \$500 up to \$4,999 will earn 1.40% with an Annual Percentage Yield of 1.40%.

### Christmas Savings Account Dividends

#### LAST DECLARED DIVIDEND RATE:

As of the last dividend declaration date, the dividend rate was .90% with an Annual Percentage Yield of 1.40%.

### LOAN RATES

Effective 7/1/2024

#### New Vehicle loans up to \$45,000, rates as low as:

36 Months . . . . .	5.24%
42 Months . . . . .	5.24%
54 Months . . . . .	5.24%
60 Months . . . . .	5.24%
72 Months . . . . .	5.24%*

\*only on \$25,000 or more

#### Used Vehicle loans up to \$35,000, rates as low as:

1 year old - 60 Months . . . . .	5.74%
2-3 years old -54 Months . . . . .	5.74%
4 years old - 42 Months . . . . .	5.74%
5 years old - 30 Months . . . . .	5.74%

#### New Motorcycle loans up to \$25,000:

36 Months . . . . .	8.00%
48 Months . . . . .	8.25%
60 Months . . . . .	8.50%

#### Other Loans

Personal Loans. . . . .	As Low as Prime + 0.5%
Short Term – Small Amount . . . . .	18%
Frozen Share. . . . .	4.50%

ALL RATES SUBJECT TO CHANGE, FOR QUALIFIED BORROWERS.

# Welcome to online banking

Some of you know that our online banking site is up and running. We have been busy testing the site with the help of some of the members. We thank our testers for helping us out and getting our online banking up and running for everyone. This is our first step to modernizing you, our members, banking experience. On this site you can - transfer money from your saving to checking or to other family members accounts that you have access to. You can check your ACH, debit card purchased, and loan payments. You can also sign up for e-statements, that way you will always have multiple statements handy, instead of trying to find them in all your paperwork. These are just some of the advantages to your new online banking experience. As we go there will other features added.

If you would like to activate your online banking it's easy. Here are the steps.

Login to: [www.paacfcu.com](http://www.paacfcu.com)

In the upper right hand corner click on this box

**Member.Net**

Then Click on this box

**Register Your Account**

There will be some security questions to answer

You will need to know your member number (not your employee number)

You will have to set up a user name and password

If you have any issue or questions please call the credit union and we can walk you thru the process.

A Safe Place to Save



Your savings with PAAC Transit Division FCU are insured up to \$250,000 by the National Credit Union Administration, a U.S. Government agency.