Share Savings Account Dividends*

**Published rates were effective until 06/30/2026*

TIER 1 – Based upon your daily balance the rate on deposits $50,000 and above will earn 2.00% with an Annual Percentage Yield of 2.00%.

TIER 2 - Based upon your daily balance the rate on deposits $10,000 up to $49,999 will earn 2.00% with an Annual Percentage Yield of 2.00%.

TIER 3 - Based upon your daily balance the rate on deposits $5,000 up to $9,999 will earn 1.75% with an Annual Percentage Yield of 1.75 %.

TIER 4 - Based upon your daily balance the rate on deposits $500 up to $4,999 will earn 0.75% with an Annual Percentage Yield of 0.75%.

Christmas Savings Account Dividends

LAST DECLARED DIVIDEND RATE:

As of the last dividend declaration date, the dividend rate was 0.50% with an Annual Percentage Yield of 0.50%.

LOAN RATES

Effective 7/1/2025

New Vehicle loans up to $60,000, rates as low as:

36 Months	5.24%
48 Months	5.24%
54 Months	5.24%
60 Months	5.24%
72 Months	5.24%*
84 Months	5.24%**

*only on $25,000 or more

** only on $40,000 or more

Used Vehicle loans up to $40,000, rates as low as:

1-2 year old - 60 Months	5.74%
3 years old -54 Months	5.74%
4 years old - 54 Months	5.74%
5 years old - 42 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 + 1.5%
Short Term – Small Amount	18%
Frozen Share	3.75%

ALL RATES SUBJECT TO CHANGE, FOR QUALIFIED BORROWERS.

NCUA

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.