

# Lending Rates effective March 1, 2006

See Rate Disclosures on back of this sheet

Vehicle & Motorcycle	Term	APR
2005 & newer <sup>1,2</sup>	12-24 mos	5.00% - 14.50%
	25-60 mos	5.50% - 15.00%
	61-72 mos	6.00% - 15.50%
	73-84 mos	6.00% - 15.50%
2001 to 2004 <sup>1,2,3</sup>	12-24 mos	5.00% - 14.50%
	25-60 mos	5.50% - 15.00%
	61-72 mos	6.00% - 15.50%
	73-84 mos	6.00% - 15.50%
2000 & older <sup>1,2,3</sup>	12-24 mos	6.50% - 16.00%
	26-48 mos	9.75% - 18.00%
	49-60 mos	9.75% - 18.00%

Recreational	Term	APR
New <sup>1,2</sup>	12-36 mos	7.75% - 17.25%
	37-60 mos	8.00% - 17.50%
	61-84 mos	8.50% - 18.00%
	85-120 mos	9.00% - 18.00%
Used <sup>1,2,3</sup>	12-36 mos	8.75% - 18.00%
	37-60 mos	9.00% - 18.00%
	61-84 mos	9.50% - 18.00%
	85-120 mos	10.00% - 18.00%

Home	Term	APR
Home Equity <sup>1,4,6</sup>	12-60 mos	5.50% - 15.00%
	61-84 mos	6.50% - 16.00%
	85-120 mos	6.75% - 16.25%
	121-180 mos	8.00% - 17.50%
	HE First Lien <sup>1,4,6</sup>	61-120 mos
	121-180 mos	7.00% - 16.50%
HE Credit Line <sup>4,5,6</sup>	based on 180	8.50%
HE Credit Line <sup>5,6</sup> (Platinum Card)	based on 180	8.50%

Mortgage Rates -- call (814) 863-0549 or email [mortgages@pennstatefederal.com](mailto:mortgages@pennstatefederal.com)

Shared Secured	Term	APR
Regular Shares <sup>1</sup>	12-60 mos	5.25%
CD (no minimum)	cd term at	2.25% + CD APR

Personal	Term	APR
Installment/Unsecured <sup>1,2</sup>	1-12 mos	7.00% - 16.50%
	13-24 mos	8.50% - 18.00%
	25-36 mos	12.50% - 18.00%
	37-48 mos	13.50% - 18.00%
	49-60 mos	14.50% - 18.00%
Acce\$\$ Credit Line <sup>5</sup>	based on 60 mos	10.00%
VISA Credit Card	Platinum	7.90%
	Classic	12.90%

## Lending Rates Disclosures

Rates disclosed in *italics* are Performance Plus rates. Your rate on these products may vary and will be determined by the number of years your loan is financed plus your credit history. Rates are set by the Board of Directors and are subject to change.

- 25 BPS discount (subtract 0.25%) for having or opening a Penn State Federal checking account with direct deposit to that account. A 25 BPS discount (subtract 0.25%) applies when automatic payments are made from a Penn State Federal account (BPS = basis points are one one-hundredth of a percent). Discount affects accruing loan interest, payments are based on advertised rate.
- Loans used to refinance a current Penn State Federal loan add 50 BPS (add .50%) unless an additional \$1,000 is borrowed.
- Loan term dependent on age & NADA value.
- Loan-to-appraised value ratios over 80% will be 150 BPS (add 1.50%).
- Interest rate is variable.
- 3,000 additional money or \$300 fee to refinance a current Penn State Federal Home Equity Loan.

# Savings Rates effective March 1, 2006

See Rate Disclosures below

Regular Share Rates	APY								
Basic <sup>7,9</sup> , Special <sup>9</sup> , Kids <sup>7,9</sup> , Teen <sup>7,9</sup> , Club <sup>8,9</sup>	1.00%								
SmartStart <sup>7,8,9</sup>	<table border="1"> <thead> <tr> <th>Term</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>10-19 mos</td> <td>1.50%</td> </tr> <tr> <td>20-29 mos</td> <td>1.75%</td> </tr> <tr> <td>30+ mos</td> <td>2.00%</td> </tr> </tbody> </table>	Term	APY	10-19 mos	1.50%	20-29 mos	1.75%	30+ mos	2.00%
Term	APY								
10-19 mos	1.50%								
20-29 mos	1.75%								
30+ mos	2.00%								
Premier Checking <sup>7,9</sup>	0.75%								
Money Market Checking <sup>7,9</sup>	1.75%								

Certificate Rates <sup>7,8,10</sup>	CD APY	CD APR	IRA APY
6mos	3.50%	3.46%	3.65%
9 mos	3.75%	3.70%	3.90%
12 mos	4.00%	3.94%	4.15%
15 mos	4.10%	4.04%	4.25%
18 mos	4.20%	4.14%	4.35%
24 mos	4.30%	4.23%	4.45%
30 mos	4.40%	4.33%	4.55%
36 mos	4.45%	4.38%	4.60%
48 mos	4.55%	4.47%	4.70%
60 mos	5.00%	4.91%	5.15%
Accumulative	N/A	N/A	1.75%

Roth, Traditional, Coverdell ESA & Accumulative IRAs available

**Earn Extra Dividends on New or Renewing CD RATES<sup>10</sup>. Add a quarter of a percent (add 0.25% APY) to the current CD rates when you have direct deposit to a Penn State Federal checking account.**

## Savings Rate Disclosures

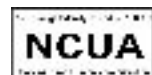
- Minimum balance requirements.
- Early withdrawal penalties & fees apply. APY -- quarterly compounding interest. APR -- monthly interest paid to share.
- Interest rate is variable, rates are set by the Board of Directors.
- A 25 BPS increase (add 0.25% APY) on current CD rates for having or opening a Penn State Federal checking account with direct deposit. New & Renewing CDs are eligible.

Rates are subject to change. Current rate schedules are available at [www.PennStateFederal.com](http://www.PennStateFederal.com) or any Penn State Federal location.

See Rate & Fee Schedule for account details. Savings are federally insured to \$100,000 by the National Credit Union Administration, a U.S. Government Agency. IRA investments are insured up to an additional \$100,000. Penn State Federal is an Equal Housing Lender. We do business in accordance with Federal Fair Housing Law & the Equal Credit Opportunity Act.

## Winter Loan Special!

Need help paying those heating bills?  
Need a little extra cash?  
Check out our 12 month unsecured loan at 5.50% APR<sup>1,2</sup>. Effective until March 31, 2006.



Contact us:  
[info@pennstatefederal.com](mailto:info@pennstatefederal.com)  
 p. (814) 865-7728  
 p. (800) 828-4636  
 f. (814) 863-6183  
[www.PennStateFederal.com](http://www.PennStateFederal.com)