

Edgar Filing: CONSUMER PORTFOLIO SERVICES INC - Form 424B2

CONSUMER PORTFOLIO SERVICES INC
 Form 424B2
 September 29, 2006

This filing is made pursuant to Rule 424(b) (2) under the Securities Act of 1933 in connection with Registration No. 333-121913.

CPS
 CURRENT INTEREST RATES

This is a supplement to the Prospectus dated April 27, 2006

CURRENT INTEREST RATES FOR RENEWABLE UNSECURED SUBORDINATED NOTES OFFERED BY CONSUMER PORTFOLIO SERVICES, INC.

INTEREST RATES EFFECTIVE OCTOBER 1, 2006 THROUGH NOVEMBER 18, 2006

PORTFOLIO AMOUNT (1)	\$1,000 - \$4,999		\$5,000 - \$9,999		\$10,000 - \$14,999	
NOTE TERM	Interest Rate %	Annual Yield %	Interest Rate %	Annual Yield %	Interest Rate %	Annual Yield %
3 MONTH (2)	6.15	6.34	6.15	6.34	6.15	6.34
6 MONTH (2)	6.90	7.14	6.90	7.14	6.90	7.14
1 YEAR (3)	8.15	8.49	8.85	9.25	9.05	9.47
2 YEAR (3)	9.15	9.58	10.15	10.68	10.40	10.96
3 YEAR (3)	9.65	10.13	10.95	11.57	11.25	11.91
4 YEAR (3)	9.90	10.41	9.90	10.41	9.90	10.41
5 YEAR (3)	10.15	10.68	10.15	10.68	10.15	10.68
10 YEAR (3)	10.90	11.51	10.90	11.51	10.90	11.51

PORTFOLIO AMOUNT (1)	\$25,000 - \$49,999		\$50,000 - \$74,999		\$75,000 - \$99,999	
NOTE TERM	Interest Rate %	Annual Yield %	Interest Rate %	Annual Yield %	Interest Rate %	Annual Yield %
3 MONTH (2)	6.40	6.61	6.65	6.88	6.90	7.14
6 MONTH (2)	7.15	7.41	7.40	7.68	7.65	7.95
1 YEAR (3)	9.50	9.96	9.75	10.24	10.00	10.52
2 YEAR (3)	10.90	11.51	11.15	11.79	11.40	12.07

Edgar Filing: CONSUMER PORTFOLIO SERVICES INC - Form 424B2

3 YEAR (3)	11.80	12.52	12.05	12.80	12.30	13.09
4 YEAR (3)	10.15	10.68	10.40	10.96	10.65	11.24
5 YEAR (3)	10.40	10.96	10.65	11.24	10.90	11.51
10 YEAR (3)	11.15	11.79	11.40	12.07	11.65	12.35

- 1) We determine the applicable portfolio amount at the time you purchase or renew the principal amount of all notes issued by Consumer Portfolio Services, Inc. to you and your immediate family members. Immediate family members include parents, siblings, grandparents and grandchildren. Members of a sibling's family are also family members if the holder's sibling is also a noteholder.
- 2) The annual yield calculation assumes that:
 - a. the term of the note is renewed sequentially for an entire year,
 - b. the interest earned during each term is included in the principal amount,
 - c. the listed interest rate is the interest rate for each term,
 - d. and the accrued interest is paid annually. More frequent interest payments increase the annual yield.
- 3) The annual yield calculation assumes that accrued interest is paid annually. More frequent interest payments will reduce your annual yield.

The description in this prospectus supplement of the terms of these notes adds to the general terms and provisions of the notes in the prospectus dated April 27, 2006. Investors should read the description of the notes in this supplement if it is inconsistent with the description in the prospectus.

INTEREST RATES FOR NOTES PURCHASED OR RENEWED AFTER NOVEMBER 18, 2006 ARE SUBJECT TO