



## Schedule of SAVINGS Rates

CHECKING ACCOUNTS	Current Rate	APY <sup>1</sup>
EARN with Performance Checking	3.33%	3.33%

**Performance Checking**

as high as **3.33%** APY

**YOU can EARN the MOST on your MONEY!**

ask us or click here for details

SHARE & IRA CERTIFICATES OF DEPOSITS (Includes Traditional, Roth & Education IRAs)	Current Rate	APY <sup>1</sup>
\$500 Minimum to Open		
6-11 Month ← EXCLUDES IRA products	2.39%	2.43%
12-23 Month	3.05%	3.10%
24-35 Month	3.27%	3.33%
36-47 Month	3.33%	3.39%
48-59 Month	3.34%	3.40%
60-84 Month	3.40%	3.46%

Open a certificate with \$25,000 or more and **YOU EARN AN ADDITIONAL .10% APY!** (10 Basis Points)

**REWARD MEMBERS CAN EARN UP TO AN ADDITIONAL 0.25% APY**

Call us to find out how!

[Click Here to OPEN a Share Certificate ONLINE](#)

MONEY MARKET ACCOUNTS (MMA) & IRAs (Includes Traditional, Roth & Education IRAs)	Current Rate	APY <sup>1</sup>
IRA Balance ≥ \$100 - \$19,999	0.60%	0.60%
MMA Balance ≥ \$2,500 - \$19,999	0.60%	0.60%
Balance ≥ \$20,000 - \$49,999	0.70%	0.70%
Balance ≥ \$50,000	0.80%	0.80%

SAVINGS & CLUB ACCOUNTS	Current Rate	APY <sup>1</sup>
\$5 Minimum to Open		
Share Savings Account	0.05%	0.05%
Club Account	0.05%	0.05%
Youth Share Savings	0.05%	0.05%

## Schedule of LOAN Rates

Your rate will vary based on credit rating.

VEHICLE/TRUCK LOANS	APR <sup>2</sup> as low as	
	NEW	USED
36 Months	3.99%	4.99%
48 Months	4.29%	5.29%
60 Months	4.49%	5.49%
72 Months (\$20,000 min)	4.99%	5.99%
84 Months (\$40,000 min) 100% financing	5.99%	NEW ONLY
96 Months (\$60,000 min) 100% financing	6.99%	NEW ONLY

MOTORCYCLE LOANS	APR <sup>2</sup> as low as	
	NEW	USED
36 Months	5.79%	6.79%
48 Months	5.99%	6.99%
60 Months	6.79%	7.79%
72 Months	6.99%	7.99%

[Click to APPLY NOW](#)

PERSONAL LOANS & LINE OF CREDIT	APR <sup>2</sup> as low as
	12 Months
24 Months	8.50%
36 Months	8.75%
48 Months	9.00%
60 Months	10.00%
72 Months	11.00%
Payday Alternative Loan (PAL)	28.00%
Emergency Loan	11.99%
Line-of-Credit (LOC - includes overdrafts)	13.99%

VISA CREDIT CARDS	APR <sup>2</sup> as low as
Platinum	10.99%
Gold	15.99%
Classic	17.99%

SECOND TRUSTS (HOME EQUITY LOANS)	APR <sup>2</sup> as low as
10 Year	6.375%
15 Year	6.500%
20 Year	6.625%
25 Year	6.750%

HOME EQUITY LINE of CREDIT (Prime <sup>3</sup> +0)	APR <sup>2</sup> as low as
	5.50%

SHARE SECURED	APR <sup>2</sup> as low as
Above Dividend Rate by 3.75%	

We do **MORTGAGES** in all 50 states and Washington, D.C. too – get details & current rates

<sup>1</sup>APY = Annual Percentage Yield. An early withdrawal penalty may be assessed for share certificates.  
<sup>2</sup>APR = Annual Percentage Rate.  
<sup>3</sup>Wall Street Journal Prime Rate as published on the last day of the month.  
Refinance offers DO NOT apply to existing DOCFCU vehicle loans, only loans from other financial institutions.  
**ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.**