



Schedule of SAVINGS Rates

| CHECKING ACCOUNT | Current Rate | APY ¹ |
|---------------------------------------|--------------|------------------|
| EARN with Performance Checking | 3.50% | 3.50% |

Performance Checking →

YOU can EARN the MOST on your MONEY!

ask us or click here for details

as high as **3.50%** APY²

| SAVINGS & CLUB ACCOUNTS | Current Rate | APY ¹ |
|-------------------------|--------------|------------------|
| \$5 Minimum to Open | | |
| Share Savings Account | 0.05% | 0.05% |
| Club Account | 0.05% | 0.05% |
| Youth Share Savings | 0.05% | 0.05% |

| MONEY MARKET ACCOUNTS (MMA) & IRAs (Includes Traditional, Roth & Education IRAs) | Current Rate | APY ¹ |
|--|--------------|------------------|
| IRA Balance ≥ \$100 - \$19,999 | 1.85% | 1.87% |
| MMA Balance ≥ \$2,500 - \$19,999 | 1.85% | 1.87% |
| Balance ≥ \$20,000 - \$49,999 | 2.00% | 2.02% |
| Balance ≥ \$50,000 | 2.10% | 2.10% |

| SHARE & IRA CERTIFICATES | Current Rate | APY ¹ |
|---|--------------|------------------|
| (Includes Traditional, Roth & Education IRAs) | | |
| An early withdrawal penalty may be assessed for share certificates. | | |
| \$500 Minimum to Open | | |
| 6-11 Month ← EXCLUDES IRA products | 2.10% | 2.12% |
| 12-23 Month | 1.90% | 1.92% |
| 24-35 Month | 1.90% | 1.92% |
| 36-47 Month | 1.75% | 1.76% |
| 48-59 Month | 1.75% | 1.76% |
| 60-84 Month | 1.70% | 1.71% |

Click Here to **OPEN** a Share Certificate ONLINE →

Schedule of LOAN Rates

Your rate will vary based on credit rating.

| SECOND TRUSTS (HOME EQUITY LOANS) | APR ² as low as |
|-----------------------------------|-------------------------------|
| 10 Year | 7.625% |
| 15 Year | 7.750% |
| 20 Year | 7.875% |

| HOME EQUITY LINE of CREDIT | APR ² |
|---|------------------|
| Base Rate (Prime Rate ³ + 0.25%) | 7.00% |
| Combined Loan to Value > 85.01% – 90% (Prime Rate ³ + 1.00%) | 7.75% |

We do **MORTGAGES** Nationwide – in DC & all 50 states, get details & current rates →

| VEHICLE/TRUCK LOANS | NEW | USED |
|--------------------------|-------|----------|
| 36 Months | 5.74% | 6.04% |
| 63 Months | 6.24% | 6.34% |
| 75 Months (\$15,000 min) | 6.54% | 6.74% |
| 84 Months (\$30,000 min) | 7.04% | 7.34% |
| 96 Months (\$40,000 min) | 9.04% | NEW ONLY |

Click to **APPLY** for your **LOAN TODAY** →

| VISA CREDIT CARDS | APR ² |
|-------------------|------------------|
| Platinum | 12.99% |
| Gold | 15.99% |
| Classic | 16.99% |

SHARE SECURED Dividend Rate Increased by 3.75%

| PERSONAL LOANS & LINE OF CREDIT | APR ² |
|--|------------------|
| 12 Months | 9.99% |
| 24 Months | 10.49% |
| 36 Months | 10.99% |
| 48 Months | 11.49% |
| 60 Months | 11.49% |
| 72 Months | 12.99% |
| Payday Alternative Loan (PAL) | 28.00% |
| Emergency Loan | 11.99% |
| Line-of-Credit (LOC - includes overdrafts) | 14.99% |

| MOTORCYCLE LOANS | NEW | USED |
|------------------|-------|-------|
| 36 Months | 7.79% | 7.79% |
| 48 Months | 7.99% | 7.99% |
| 60 Months | 8.99% | 8.99% |
| 72 Months | 9.50% | 9.50% |

| RVs, BOATS, CAMPERS, TRAILERS | NEW | USED |
|-------------------------------|-------|-------|
| 60-120 Months | 8.99% | 9.49% |
| 120-144 Months | 9.29% | 9.49% |
| 144-180 Months | 9.79% | 9.79% |

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BELOW YOUR MEANS
Outside D.C.: 888.626.9845



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by the **NCUA**



NMLS ID # 810389

¹APY = Annual Percentage Yield. ²APR = Annual Percentage Rate. ³Prime Rate as Wall Street Journal published on the last day of the month. Loan refinance offers DO NOT apply to existing DOCFCU loans, only loans from other financial institutions. ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE. For most current rates visit [DOCFCU.org/rates](https://www.docfcu.org/rates).