



## 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	2.64%	2.69%
12-23 Month	3.33%	3.39%
24-35 Month	3.35%	3.41%
36-47 Month	3.42%	3.49%
48-59 Month	3.43%	3.50%
60-84 Month	3.55%	3.62%

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%**

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	1.75%	1.75%
MMA Balance ≥ \$2,500 - \$19,999	1.75%	1.75%
Balance ≥ \$20,000 - \$49,999	1.85%	1.85%
Balance ≥ \$50,000	2.00%	2.00%

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	4.99%	5.99%
48 Months	5.74%	6.74%
60 Months	6.49%	7.49%
72 Months (\$20,000 min)	7.24%	8.24%
84 Months (\$40,000 min) 100% financing	7.99%	NEW ONLY
96 Months (\$60,000 min) 100% financing	8.74%	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	7.50%
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	7.125%
15 Year	7.250%	
20 Year	7.375%	
25 Year	7.500%	

HOME EQUITY LINE of CREDIT	APR <sup>2</sup> as low as	
	Base Rate (Prime + 0.25%)	6.50%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	7.25%	

**SHARE SECURED** 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.**