



## Schedule of SAVINGS Rates

CHECKING ACCOUNTS	Current Rate	APY <sup>1</sup>
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%** APY\*

SHARE & IRA CERTIFICATES	Current Rate	APY <sup>1</sup>
<i>(Includes Traditional, Roth &amp; Education IRAs)</i>		
\$500 Minimum to Open		
6-11 Month ← EXCLUDES IRA products	2.85%	2.89%
12-23 Month	2.90%	2.94%
24-35 Month	2.65%	2.69%
36-47 Month	2.40%	2.43%
48-59 Month	2.25%	2.28%
60-84 Month	2.25%	2.28%

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

**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	Current Rate	APY <sup>1</sup>
<i>(Includes Traditional, Roth &amp; Education IRAs)</i>		
IRA Balance ≥ \$100 - \$19,999	2.00%	2.02%
MMA Balance ≥ \$2,500 - \$19,999	2.00%	2.02%
Balance ≥ \$20,000 - \$49,999	2.15%	2.17%
Balance ≥ \$50,000	2.25%	2.27%

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.

	APR <sup>2</sup> as low as	
	NEW	USED
<b>VEHICLE/TRUCK LOANS</b>		
36 Months	5.60%	5.75%
48 Months	5.85%	6.15%
60 Months	6.50%	6.60%
72 Months (\$20,000 min)	6.75%	6.99%
84 Months (\$40,000 min) 100% financing	7.50%	7.75%
96 Months (\$60,000 min) 100% financing	8.99%	NEW ONLY
<b>MOTORCYCLE LOANS</b>		
36 Months	7.29%	7.29%
48 Months	7.79%	7.79%
60 Months	8.79%	8.79%
72 Months	9.25%	9.25%
<b>RVs, BOATS, CAMPERS, TRAILERS</b>		
60-120 Months	8.75%	8.99%
120-144 Months	8.99%	9.25%
144-180 Months	9.50%	9.50%

[Click to APPLY NOW](#)

PERSONAL LOANS & LINE OF CREDIT	APR <sup>2</sup> as low as
12 Months	9.39%
24 Months	9.89%
36 Months	10.40%
48 Months	10.89%
60 Months	11.40%
72 Months	11.89%
Payday Alternative Loan (PAL)	28.00%
Emergency Loan	11.99%
Line-of-Credit (LOC - includes overdrafts)	13.75%

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	7.875%
15 Year	8.000%
20 Year	8.125%

HOME EQUITY LINE of CREDIT	APR <sup>2</sup> as low as
Base Rate (Prime + 0.25%)	8.25%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	9.00%

**SHARE SECURED** Above Dividend Rate by 3.75%

**We do MORTGAGES Nationwide – in DC & all 50 states, 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.