



Schedule of SAVINGS Rates

CHECKING ACCOUNTS

EARN with Performance Checking **3.50%** **3.50%**

Performance Checking

YOU can EARN the MOST on your MONEY! as high as **3.50%** *APY

ask us or click here for details

SHARE & IRA CERTIFICATES OF DEPOSITS

	Current Rate	APY ¹
\$500 Minimum to Open		
6-11 Month <small>←EXCLUDES IRA products</small>	4.00%	4.09%
12-23 Month	4.10%	4.19%
24-35 Month	4.30%	4.40%
36-47 Month	4.27%	4.37%
48-59 Month	4.28%	4.38%
60-84 Month	4.39%	4.49%

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

	Current Rate	APY ¹
IRA Balance ≥ \$100 - \$19,999	2.25%	2.25%
MMA Balance ≥ \$2,500 - \$19,999	2.25%	2.25%
Balance ≥ \$20,000 - \$49,999	2.35%	2.35%
Balance ≥ \$50,000	2.50%	2.50%

SAVINGS & CLUB ACCOUNTS

\$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 ² as low as	
VEHICLE/TRUCK LOANS	NEW	USED
36 Months	5.25%	6.25%
48 Months	6.00%	7.00%
60 Months	6.75%	7.75%
72 Months (\$20,000 min)	7.50%	8.50%
84 Months (\$40,000 min) 100% financing	8.25%	NEW ONLY
96 Months (\$60,000 min) 100% financing	9.00%	NEW ONLY

MOTORCYCLE LOANS	NEW	USED
36 Months	6.99%	7.99%
48 Months	7.74%	8.74%
60 Months	8.49%	9.49%
72 Months	9.24%	10.24%

Click to APPLY NOW

PERSONAL LOANS & LINE OF CREDIT	APR ² as low as
12 Months	9.99%
24 Months	10.49%
36 Months	10.99%
48 Months	11.49%
60 Months	11.99%
72 Months	12.49%
Payday Alternative Loan (PAL)	28.00%
Emergency Loan	11.99%
Line-of-Credit (LOC - includes overdrafts)	13.99%

VISA CREDIT CARDS	
Platinum	10.99%
Gold	15.99%
Classic	17.99%

SECOND TRUSTS (HOME EQUITY LOANS)	
10 Year	7.875%
15 Year	8.000%
20 Year	8.125%
25 Year	8.250%

HOME EQUITY LINE of CREDIT	
Base Rate (Prime + 0.25%)	7.25%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	8.00%

SHARE SECURED Above Dividend Rate by 3.75%

¹APY = Annual Percentage Yield. An early withdrawal penalty may be assessed for share certificates.

²APR = Annual Percentage Rate.

³Wall 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.