



Schedule of SAVINGS Rates

CHECKING ACCOUNTS

	Current Rate	APY ¹
EARN with Performance Checking	3.50%	3.50%

Performance Checking

as high as **3.50%** *APY

YOU can EARN the MOST on your MONEY!

ask us or click here for details

SHARE & IRA CERTIFICATES OF DEPOSITS

	Current Rate	APY ¹
Includes Traditional, Roth & Education IRAs		
\$500 Minimum to Open		
6-11 Month ← EXCLUDES IRA products	4.75%	4.87%
12-23 Month	4.65%	4.76%
24-35 Month	4.40%	4.50%
36-47 Month	4.40%	4.50%
48-59 Month	4.25%	4.35%
60-84 Month	4.25%	4.34%

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
Includes Traditional, Roth & Education IRAs		
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

	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%

DOCFCU.org **LIVE WELL BELOW YOUR MEANS** **202.808.3600**
Outside D.C.: 888.626.9845

Schedule of LOAN Rates

Your rate will vary based on credit rating.

VEHICLE/TRUCK LOANS	APR ² as low as	
	NEW	USED
36 Months	5.49%	5.49%
48 Months	6.25%	6.25%
60 Months	6.50%	6.50%
72 Months (\$20,000 min)	7.00%	7.00%
84 Months (\$40,000 min) 100% financing	7.75%	NEW ONLY
96 Months (\$60,000 min) 100% financing	9.25%	NEW ONLY

MOTORCYCLE LOANS	APR ² as low as	
	NEW	USED
36 Months	7.29%	8.29%
48 Months	7.99%	8.99%
60 Months	8.79%	9.79%
72 Months	9.49%	10.49%

[Click to APPLY NOW](#)

PERSONAL LOANS & LINE OF CREDIT

	APR ² as low as
12 Months	9.49%
24 Months	9.99%
36 Months	10.49%
48 Months	10.99%
60 Months	11.49%
72 Months	11.99%
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	8.375%
15 Year	8.500%
20 Year	8.625%

HOME EQUITY LINE of CREDIT

Base Rate (Prime + 0.25%)	8.75%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	9.50%

SHARE SECURED Above Dividend Rate by 3.75%

We do MORTGAGES Nationwide - in DC & all 50 states, get details & current rates

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.
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\$500 Minimum to Open		
6-11 Month ← EXCLUDES IRA products	5.00%	5.13%
12-23 Month	5.10%	5.24%
24-35 Month	4.50%	4.61%
36-47 Month	4.50%	4.61%
48-59 Month	4.50%	4.61%
60-84 Month	4.56%	4.67%

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Balance ≥ \$20,000 - \$49,999	2.35%	2.35%
Balance ≥ \$50,000	2.50%	2.50%

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%

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MOTORCYCLE LOANS	APR ² as low as	
	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%

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

VISA CREDIT CARDS	APR ² as low as
Platinum	10.99%
Gold	15.99%
Classic	17.99%

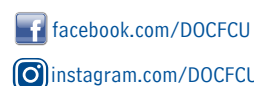
SECOND TRUSTS (HOME EQUITY LOANS)	APR ² as low as
10 Year	7.875%
15 Year	8.000%
20 Year	8.125%

HOME EQUITY LINE of CREDIT	APR ² as low as
Base Rate (Prime + 0.25%)	8.75%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	9.50%

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