



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%** APY³

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	7.875%
15 Year	8.000%
20 Year	8.125%

HOME EQUITY LINE of CREDIT	APR ²
Base Rate (Prime Rate ³ + 0.25%)	7.75%
Combined Loan to Value > 85.01% - 90% (Prime Rate ³ + 1.00%)	8.50%

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

VEHICLE/TRUCK LOANS	NEW	USED
36 Months	5.69%	5.99%
60 Months	6.29%	6.59%
72 Months (\$15,000 min)	6.39%	6.99%
84 Months (\$30,000 min)	6.99%	7.49%
96 Months (\$40,000 min)	8.59%	NEW ONLY

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

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

SHARE SECURED Above Dividend Rate by 3.75%

PERSONAL LOANS & LINE OF CREDIT	APR ²
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%

MOTORCYCLE LOANS	NEW	USED
36 Months	7.29%	7.29%
48 Months	7.99%	7.99%
60 Months	8.79%	8.79%
72 Months	9.25%	9.25%

RVs, BOATS, CAMPERS, TRAILERS	NEW	USED
60-120 Months	8.75%	8.99%
120-144 Months	8.99%	9.25%
144-180 Months	9.50%	9.50%

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.