



## Schedule of SAVINGS Rates

### CHECKING ACCOUNTS

EARN with Performance Checking **3.50%** **3.50%** APY<sup>1</sup>

**Performance Checking**

**YOU can EARN the MOST on your MONEY!** as high as **3.50%** APY<sup>1</sup>

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	4.25%	4.35%
12-23 Month	4.25%	4.34%
24-35 Month	4.25%	4.34%
36-47 Month	4.45%	4.55%
48-59 Month	4.49%	4.59%
60-84 Month	4.56%	4.67%

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	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%

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.

	APR <sup>2</sup> as low as	
VEHICLE/TRUCK LOANS	NEW	USED
36 Months	5.25%	5.25%
48 Months	6.00%	6.00%
60 Months	6.25%	6.25%
72 Months (\$20,000 min)	6.75%	6.75%
84 Months (\$40,000 min) 100% financing	7.50%	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 <sup>2</sup> as low as
12 Months	8.99%
24 Months	9.49%
36 Months	9.99%
48 Months	10.49%
60 Months	10.99%
72 Months	11.49%
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%)	8.50%
Combined Loan to Value > 85.01% - 90% (Prime + 1.00%)	9.25%

### 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.