



Schedule of SAVINGS Rates

	Current Rate	APY ¹
ADVANTAGE CHECKING & SAVING		
Advantage REWARDS Checking		
Balance \$0.01 - \$25,000	4.889%*	5.000%*
Balance \$25,000.01+	0.250%*	0.250%*
Entire Balance when qualifications are not met	0.050%	0.050%
Advantage SAVINGS for Rewards or Cash Back		
Balance \$0.01 - \$100,000	1.982%*	2.000%*
Balance \$100,000.01+	0.250%*	0.250%*
Entire balance when qualifications are not met within the associated Advantage checking	0.050%	0.050%
Advantage CASH BACK Checking		
Earn 5% cash back when qualifications are met		

[Click Here to COMPARE Advantage Accounts](#)

	Current Rate	APY ¹
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%

	Current Rate	APY ¹
MONEY MARKET ACCOUNTS (MMA) & IRAs (Includes Traditional, Roth & Education IRAs)		
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%

	Current Rate	APY ¹
SHARE & IRA CERTIFICATES		
<i>(Includes Traditional, Roth & Education IRAs)</i>		
<i>An early withdrawal penalty may be assessed for share certificates.</i>		
\$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](#)

[DOCFCU.org](https://www.docfcu.org) **LIVE WELL** [202.808.3600](tel:202.808.3600)
BELOW YOUR MEANS
Outside D.C.: 888.626.9845



Federally insured
by the **NCUA**



NMLS ID # 810389

Schedule of LOAN Rates

Your rate will vary based on credit rating.

	APR ² as low as
SECOND TRUSTS (HOME EQUITY LOANS)	
10 Year	7.375%
15 Year	7.500%
20 Year	7.625%

	APR ² as low as
HOME EQUITY LINE of CREDIT	
Base Rate (Prime Rate ³ + 0.25%)	7.00%
Combined Loan to Value > 85.01% - 90% (Prime Rate ³ + 1.00%)	7.75%

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

VEHICLE/TRUCK LOANS	NEW	USED
36 Months	5.24%	5.64%
63 Months	5.64%	5.94%
75 Months (\$15,000 min)	6.04%	6.54%
84 Months (\$30,000 min)	7.04%	7.34%
96 Months (\$40,000 min)	9.04%	NEW ONLY

[Click to APPLY for your LOAN TODAY](#)

VISA CREDIT CARDS	APR ²
Platinum	12.99%
Gold	15.99%
Classic	16.99%

SHARE SECURED Dividend Rate Increased by 3.75%

PERSONAL LOANS & LINE OF CREDIT	APR ²
12 Months	9.99%
24 Months	10.49%
36 Months	10.99%
48 Months	11.49%
60 Months	11.49%
72 Months	12.99%
Payday Alternative Loan (PAL)	28.00%
Emergency Loan	11.99%
Line-of-Credit (LOC - includes overdrafts)	14.99%

MOTORCYCLE LOANS	NEW	USED
36 Months	7.79%	7.79%
48 Months	7.99%	7.99%
60 Months	8.99%	8.99%
72 Months	9.50%	9.50%

RVs, BOATS, CAMPERS, TRAILERS	NEW	USED
60-120 Months	8.99%	9.49%
120-144 Months	9.29%	9.49%
144-180 Months	9.79%	9.79%

*To earn an account's rewards, accountholders must meet their selected account's specific qualifications during each Monthly Qualification Cycle period. Account qualifications may vary by account. Visit [DOCFCU.org](https://www.docfcu.org) or call 202.808.3600 for additional qualification information. ¹APY = Annual Percentage Yield. ²APR = Annual Percentage Rate. ³Prime Rate as Wall Street Journal published on the last day of the month. Loan refinancing 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](https://www.docfcu.org/rates).