



## Schedule of SAVINGS Rates

### CHECKING ACCOUNTS

	Current Rate	APY <sup>1</sup>
EARN with Performance Checking	2.01%	2.01%

**Performance Checking**

as high as **2.01%** \*APY

**YOU can EARN the MOST on your MONEY!**

ask us or click here for details

### SHARE & IRA CERTIFICATES OF DEPOSITS

	Current Rate	APY <sup>1</sup>
<i>(Includes Traditional, Roth &amp; Education IRAs)</i>		
\$500 Minimum to Open		
6-11 Month ← EXCLUDES IRA products	0.50%	0.51%
12-23 Month	0.65%	0.66%
24-35 Month	1.00%	1.01%
36-47 Month	1.11%	1.12%
48-59 Month	1.30%	1.31%
60-84 Month	1.35%	1.36%

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 <sup>1</sup>
<i>(Includes Traditional, Roth &amp; Education IRAs)</i>		
IRA Balance ≥ \$100 - \$19,999	0.10%	0.10%
MMA Balance ≥ \$2,500 - \$19,999	0.10%	0.10%
Balance ≥ \$20,000 - \$49,999	0.10%	0.10%
Balance ≥ \$50,000	0.10%	0.10%

### SAVINGS & CLUB ACCOUNTS

	Current Rate	APY <sup>1</sup>
\$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.

VEHICLE/TRUCK LOANS	APR <sup>2</sup> as low as	
	NEW	USED
36 Months	2.29%	3.29%
48 Months	2.49%	3.49%
60 Months	2.74%	3.74%
72 Months (\$20,000 min)	3.29%	4.29%
84 Months (\$40,000 min) 100% financing	4.29%	NEW ONLY
96 Months (\$60,000 min) 100% financing	5.29%	NEW ONLY

MOTORCYCLE LOANS	APR <sup>2</sup> as low as	
	NEW	USED
36 Months	3.79%	4.79%
48 Months	3.99%	4.99%
60 Months	4.24%	5.24%
72 Months	4.79%	5.79%

[Click to APPLY NOW](#)

PERSONAL LOANS & LINE OF CREDIT	APR <sup>2</sup> as low as
	12 Months
24 Months	7.25%
36 Months	7.50%
48 Months	7.75%
60 Months	8.75%
72 Months	9.75%
Payday Alternative Loan (PAL)	28.00%
Emergency Loan	11.99%
Line-of-Credit (LOC - includes overdrafts)	11.99%

VISA CREDIT CARDS	
Platinum	9.99%
Gold	14.99%
Classic	17.99%

SECOND TRUSTS (HOME EQUITY LOANS)	
10 Year	4.125%
15 Year	4.375%
20 Year	4.500%
25 Year	4.625%

**HOME EQUITY LINE of CREDIT** (Prime<sup>3</sup> +0) 3.25%

**SHARE SECURED** Above Dividend Rate by 3.75%

We do **MORTGAGES** in all 50 states and Washington, D.C. too – 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.**