



## 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 (Includes Traditional, Roth & Education IRAs) | Current Rate | APY <sup>1</sup> |
|--|--------------|------------------|
| \$500 Minimum to Open  |              |                  |
| 6-11 Month ← EXCLUDES IRA products   | 0.35%        | 0.36%            |
| 12-23 Month  | 0.55%        | 0.56%            |
| 24-35 Month  | 0.66%        | 0.67%            |
| 36-47 Month  | 0.77%        | 0.78%            |
| 48-59 Month  | 0.86%        | 0.87%            |
| 60-84 Month  | 1.01%        | 1.03%            |

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   | 0.10%        | 0.10%            |
| MMA Balance ≥ \$2,500 - \$19,999   | 0.10%        | 0.10%            |
| Balance ≥ \$20,000 - \$49,999  | 0.15%        | 0.15%            |
| Balance ≥ \$50,000   | 0.20%        | 0.20%            |

| 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](#)

| RVs, BOATS, CAMPERS, TRAILERS & MOTOR HOMES | APR <sup>2</sup> as low as |
|---|----------------------------|
|   | 60 Months                  |
| 72 Months                                   | 3.24%                      |
| 84 Months                                   | 3.99%                      |
| 120 Months                                  | 4.99%                      |

| PERSONAL LOANS & LINE OF CREDIT            | APR <sup>2</sup> as low as |
|--|----------------------------|
| 12 Months                                  | 9.25%                      |
| 24 Months                                  | 10.25%                     |
| 36 Months                                  | 10.75%                     |
| 48 Months                                  | 11.25%                     |
| 60 Months                                  | 12.25%                     |
| 72 Months                                  | 12.75%                     |
| Payday Alternative Loan (PAL)              | 28.00%                     |
| Emergency Loan                             | 11.99%                     |
| Line-of-Credit (LOC - includes overdrafts) | 11.99%                     |

| VISA CREDIT CARDS | APR <sup>2</sup> as low as |
|-------------------|----------------------------|
| Platinum          | 9.99%                      |
| Gold              | 14.99%                     |
| Classic           | 17.99%                     |

| SECOND TRUSTS (HOME EQUITY LOANS) | APR <sup>2</sup> as low as |
|-----------------------------------|----------------------------|
| 5 Year                            | 4.000%                     |
| 7 Year                            | 4.125%                     |
| 10 Year                           | 4.250%                     |
| 15 Year                           | 4.375%                     |
| 20 Year                           | 4.500%                     |
| 25 Year                           | 4.625%                     |

| HOME EQUITY LINE of CREDIT (Prime <sup>3</sup> +0) | APR <sup>2</sup> as low as |
|--|----------------------------|
|  | 3.25%                      |

| SHARE SECURED | APR <sup>2</sup> as low as |
|---------------|----------------------------|
|               | 3.75% Above Dividend Rate  |

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.**