Schedule of SAVINGS Rates

| 12-23 Month 24-35 Month 36-47 Month 48-59 Month 60-84 Month Open a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY'! (10 Basis Points) | cation IRAs) 0.48% 0.75% 1.15% 1.45% 1.80% 2.10% WARD M CAN EARN AN ADDITI | UP TO |
|--|---|--|
| 500 Minimum to Open 6-11 Month ← EXCLUDES IRA products 12-23 Month 24-35 Month 36-47 Month 48-59 Month 60-84 Month Copen a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY'! (10 Basis Points) | 0.48% 0.75% 1.15% 1.45% 1.80% 2.10% WARD M CAN EARN | 0.76% 1.17% 1.47% 1.83% 2.13% EMBERS UP TO ONAL |
| 6-11 Month ← EXCLUDES IRA products 12-23 Month 24-35 Month 36-47 Month 48-59 Month 60-84 Month Copen a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY*! (10 Basis Points) | 0.75% 1.15% 1.45% 1.80% 2.10% WARD M CAN EARN | 0.76% 1.17% 1.47% 1.83% 2.13% EMBERS UP TO ONAL |
| 12-23 Month 24-35 Month 36-47 Month 48-59 Month 60-84 Month Copen a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY'! (10 Basis Points) | 0.75% 1.15% 1.45% 1.80% 2.10% WARD M CAN EARN | 0.76% 1.17% 1.47% 1.83% 2.13% EMBERS UP TO ONAL |
| 24-35 Month 36-47 Month 48-59 Month 60-84 Month Open a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY'! (10 Basis Points) | 1.15% 1.45% 1.80% 2.10% WARD M CAN EARN | 1.17% 1.47% 1.83% 2.13% EMBERS UP TO ONAL |
| 36-47 Month 48-59 Month 60-84 Month Open a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY'! (10 Basis Points) | 1.45% 1.80% 2.10% WARD M CAN EARN | 1.47% 1.83% 2.13% EMBER UP TO ONAL |
| 48-59 Month 60-84 Month Open a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY*! (10 Basis Points) | 1.80% 2.10% WARD M CAN EARN | 1.83% 2.13% EMBERS UP TO ONAL |
| 60-84 Month Open a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY*! (10 Basis Points) | 2.10% WARD M CAN EARN | 2.13% EMBER UP TO ONAL |
| Open a certificate with \$25,000 or more and YOU EARN AN ADDITIONAL .10% APY*! (10 Basis Points) | WARD M CAN EARN | EMBERS UP TO ONAL |
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| or more and YOU EARN AN ADDITIONAL .10% APY [*] ! (10 Basis Points) | | |
| ADDITIONAL .10% APY*! (10 Basis Points) |).2 | |
| (10 Basis Points) | | 15% |
| | | APV* |
| | all us to find a | |
| | | |
| | urrent Rate | |
| | | |
| | | 0.15% |
| & IRAs (Includes Traditional, Roth & Education IRA Balance > \$100 - \$19,999 | 0 1 5 10 | |
| IRA Balance ≥ \$100 - \$19,999 | 0.15% 0.15% | 015% |
| IRA Balance ≥ \$100 - \$19,999 (MMA Balance ≥ \$2,500 - \$19,999 (| 0.15% | |
| IRA Balance \geq \$100 - \$19,999MMA Balance \geq \$2,500 - \$19,999Balance \geq \$20,000 - \$49,999 | 0.15% 0.20% | 0.20% |
| IRA Balance \geq \$100 - \$19,999MMA Balance \geq \$2,500 - \$19,999Balance \geq \$20,000 - \$49,999 | 0.15% | 0.20% |
| IRA Balance \geq \$100 - \$19,999 MMA Balance \geq \$2,500 - \$19,999 Balance \geq \$20,000 - \$49,999 Balance \geq \$50,000 | 0.15% 0.20% | 0.15% 0.20% 0.25% |
| IRA Balance \geq \$100 - \$19,999 MMA Balance \geq \$2,500 - \$19,999 Balance \geq \$20,000 - \$49,999 Balance \geq \$50,000 | 0.15% 0.20% | 0.20% |
| IRA Balance \geq \$100 - \$19,999MMA Balance \geq \$2,500 - \$19,999Balance \geq \$20,000 - \$49,999Balance \geq \$50,000 BALANCE SAVINGS ACCOUNTS (Includes Traditional, Roth & Education IRAs) | 0.15% 0.20% | 0.20% |
| IRA Balance ≥ \$100 - \$19,999 () MMA Balance ≥ \$2,500 - \$19,999 () Balance ≥ \$20,000 - \$49,999 () Balance ≥ \$50,000 () SHARE SAVINGS ACCOUNTS () (Includes Traditional, Roth & Education IRAs) () Share Savings () | 0.15% 0.20% 0.25% | 0.20% 0.25% |

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Schedule of LOAN Rates

Your rate will vary depending on your credit rating.

| VEHICLES & MOTORCYCLES | APR ² as low as |
|--|--------------------------------------|
| NEW/USED/REFINANCING ³ | |
| 24 Months | 1.75% |
| 36 Months | 1.75% |
| 48 Months | 2.00% |
| 60 Months | 2.25% |
| 72 Months - 100% financing (\$25,000 minimum) | 3.75% |
| 84 Months - 100% financing (\$40,000 new only) | 4.00% |
| Click to APPLY NO | |

| RVs - BOATS, CAMPERS, | APR ² as low as |
|--------------------------------------|--------------------------------------|
| TRAILERS & MOTOR HOMES | |
| 60 Months | 6.00% |
| 72 Months | 6.50% |
| 84 Months | 7.00% |
| 120 Months | 8.00% |
| PERSONAL | |
| 12 Months | 8.75% |
| 24 Months | 9.75% |
| 36 Months | 10.25% |
| 48 Months | 10.75% |
| 60 Months | 11.75% |
| 72 Months | 12.25% |
| Line-of-Credit (includes overdrafts) | 12.90% |
| VISA CREDIT CARDS | |
| Platinum | 7.50% |
| Gold | 12.90% |
| Classic | 16.90% |
| SECOND TRUSTS | |
| 5 Year | 4.00% |
| 10 Year | 5.00% |
| 15 Year | 5.25% |

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¹APY = Annual Percentage Yield. An early withdrawal penalty may be assessed for share certificates. ²APR = Annual Percentage Rate.

³Refinance offer does NOT apply to existing DOCFCU vehicle loans, only loans from other financial institutions. ⁴Wall Street Journal Prime Rate as published on the last day of the month.

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