



# DOWNEY FEDERAL CREDIT UNION CONSUMER SHARE RATES

Effective 10/01/18 and subject to change without notice.

562-862-8141  
DOWNEYFCU.ORG

## SHARES

ACCOUNT TYPE	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN DIVIDENDS	DIVIDEND RATE	APY*
Regular Savings	Quarterly	\$100	0.15%	0.15%
Holiday Club	Quarterly	\$100	0.20%	0.20%
"You Name It"	Quarterly	\$100	0.20%	0.20%
Kirby Kangaroo	Monthly	\$5	0.20%	0.20%
CU Succeed	Quarterly	\$100	0.20%	0.20%
Coogan Trust Account	Quarterly	\$100	0.20%	0.20%
Share Secured VISA	Quarterly	\$500	0.20%	0.20%
Summer Survival	Quarterly	\$100	0.75%	0.75%
IRA Share	Quarterly	\$100	0.45%	0.45%

## TIERED MONEY MARKET ACCOUNT

BALANCE	DIVIDEND PERIOD	DIVIDEND RATE	APY*	
\$2,500 - \$9,999.99	Monthly	0.20%	0.20%	Money Market shares opened prior to 04/01/18 with balances of \$2,500 or more will continue to earn a monthly dividend rate of 0.30% and APY* of 0.30%.
\$10,000 - \$24,999.99	Monthly	0.25%	0.25%	
\$25,000 - \$49,999.99	Monthly	0.30%	0.30%	
\$50,000 - \$99,999.99	Monthly	0.40%	0.40%	
\$100,000+	Monthly	0.50%	0.50%	

## CERTIFICATES (CDs)

TERMS	DIVIDEND PERIOD	MINIMUM BALANCE	DIVIDEND RATE	APY*
6-Month Certificate	Quarterly	\$1,000	0.80%	0.80%
12-Month Certificate	Quarterly	\$1,000	1.00%	1.00%
24-Month Certificate	Quarterly	\$1,000	1.30%	1.31%
36-Month Certificate	Quarterly	\$1,000	1.50%	1.51%
48-Month Certificate	Quarterly	\$1,000	1.75%	1.76%

Penalties may apply to early withdrawals from Certificate accounts. These are set forth in your Certificate Account agreement and disclosures.

## INDIVIDUAL RETIREMENT ACCOUNT (IRA) - Traditional | Roth | Education | SEP

TERMS	DIVIDEND PERIOD	MINIMUM BALANCE	DIVIDEND RATE	APY*
12-Month IRA	Quarterly	\$500	1.05%	1.06%
18-Month IRA	Quarterly	\$500	1.15%	1.16%
36-Month IRA	Quarterly	\$500	1.35%	1.36%
48-Month IRA	Quarterly	\$500	1.60%	1.61%
60-Month IRA	Quarterly	\$500	2.05%	2.07%

IRS and state law penalties: certain federal and state penalties may apply to early withdrawals from IRA accounts. These are set forth in your Individual Retirement Account agreement and disclosures.

\*APY=Annual Percentage Yield. Dividend rates and yields are in effect as of 10/01/18 and subject to change without notice. At DFCU your deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency.






# DOWNEY FEDERAL CREDIT UNION CONSUMER LOAN RATES

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<b>NEW VEHICLES</b> (Model years 2017 or newer) 	FICO	36 Months	48 Months	60 Months	72 Months
	720+	2.24%	2.24%	2.49%	2.74%
	680-719	4.00%	4.25%	4.50%	5.00%
	640-679	7.25%	7.50%	7.75%	8.25%
	600-639	10.25%	10.50%	10.75%	11.25%
	≤ 599	13.75%	14.00%	14.25%	14.75%

**Payment Example:**  
A \$30,000 loan for 72 months at 2.50% APR would require 72 payments of \$449.00.

<b>USED VEHICLES</b> (Model years 2013 - 2016) 	FICO	36 Months	48 Months	60 Months	72 Months
	720+	2.24%	2.24%	2.49%	2.74%
	680-719	4.00%	4.25%	4.50%	5.00%
	640-679	7.25%	7.50%	7.75%	8.25%
	600-639	10.25%	10.50%	10.75%	11.25%
	≤ 599	13.75%	14.00%	14.25%	14.75%


**Payment Example:**  
A \$30,000 loan for 60 months at 2.49% APR would require 60 payments of \$532.32.

<b>USED VEHICLES</b> (Model years 2012 or older) 	FICO	24 Months	36 Months	48 Months	60 Months
	720+	4.25%	4.50%	4.75%	5.25%
	680-719	5.75%	6.00%	6.25%	6.75%
	640-679	9.25%	9.50%	9.75%	10.25%
	600-639	12.25%	12.50%	12.75%	13.25%
	≤ 599	14.75%	15.00%	15.25%	15.75%

**Payment Example:**  
A \$20,000 loan for 36 months at 4.50% APR would require 36 payments of \$594.94.

<b>BOATS &amp; RECREATIONAL VEHICLES</b> (Up to 5 years old) 	FICO	48 Months	60 Months	72 Months	120 Months	180 Months
	720+	4.99%	5.25%	5.50%	6.00%	6.75%
	680-719	6.50%	6.75%	7.00%	7.50%	8.25%
	640-679	8.50%	8.75%	9.00%	9.50%	10.25%
	600-639	10.50%	10.75%	11.00%	11.50%	12.25%
	≤ 599	14.50%	14.75%	15.00%	15.50%	16.25%


**Payment Example:**  
A \$80,000 loan for 120 months at 6.00% APR would require 120 payments of \$888.16.


<b>MOTORCYCLES, ALL-TERRAIN VEHICLES, PERSONAL WATERCRAFT</b> 	FICO	48 Months	60 Months	72 Months
	720+	4.99%	5.25%	5.50%
	680-719	6.50%	6.75%	7.00%
	640-679	8.50%	8.75%	9.00%
	600-639	10.50%	10.75%	11.00%
	≤ 599	14.50%	14.75%	15.00%


**Payment Example:**  
A \$15,000 loan for 48 months at 4.99% APR would require 48 payments of \$345.37.

<b>SIGNATURE/ PERSONAL LOANS</b> 	FICO	12 Months	24 Months	36 Months	48 Months	60 Months
	720+	7.25%	7.50%	8.00%	8.25%	8.50%
	680-719	8.75%	9.00%	9.50%	9.75%	10.00%
	640-679	11.00%	11.25%	11.75%	12.00%	12.25%
	600-639	13.75%	14.00%	14.50%	14.75%	15.00%
	≤ 599	16.25%	16.50%	17.00%	17.25%	17.50%

**Payment Example:**  
A \$25,000 loan for 60 months at 8.50% APR would require 60 payments of \$512.91.

<b>PERSONAL LINE OF CREDIT</b> 	FICO	APR*	Maximum Credit Line
	720+	8.90%	\$25,000
	680-719	10.90%	\$15,000
	640-679	12.90%	\$10,000
	600-639	14.90%	\$5,000
	≤ 599	16.90%	\$1,000

VISA Platinum	FICO	APR*
	660+	9.99%

VISA Classic	FICO	APR*
	≤ 659	13.20%

\*APR = Annual Percentage Rate. All rates are On Approved Credit (OAC). Rates quoted are the best possible rate for each tier based on credit score and other factors, and include a 0.25% rate discount for automatic payment and a 0.25% rate discount for direct deposit into a DFCU checking account. Up to 125% financing available for Vehicle Loans. Other rates and terms are available. The actual rate you qualify for will be based on credit history and other factors. Rates subject to change without notice. Additional adjustments and/or restrictions may apply. The Annual Percentage Rate (APR) shown includes only interest and does not contain other costs or fees. Downey Federal Credit Union is federally insured by the National Credit Union Administration (NCUA), a U.S. government agency.

