



# DOWNEY FEDERAL CREDIT UNION CONSUMER SHARE RATES

Effective 10/01/17 and subject to change without notice.

562-862-8141  
DOWNEYFCU.ORG

## SHARES

ACCOUNT TYPE	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN DIVIDENDS	APR*	APY*
Regular Savings	Quarterly	\$100	0.15%	0.15%
Money Market	Monthly	\$2,500	0.30%	0.30%
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%

## CERTIFICATES (CDs)

TERMS	DIVIDEND PERIOD	MINIMUM BALANCE	DIVIDEND RATE	APY*
6-Month Certificate	Quarterly	\$1,000	0.30%	0.30%
12-Month Certificate	Quarterly	\$1,000	0.50%	0.50%
24-Month Certificate	Quarterly	\$1,000	0.80%	0.80%
36-Month Certificate	Quarterly	\$1,000	1.00%	1.01%
48-Month Certificate	Quarterly	\$1,000	1.25%	1.26%

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	0.55%	0.55%
18-Month IRA	Quarterly	\$500	1.00%	1.01%
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.

\*APR = Annual Percentage Rate. +APY=Annual Percentage Yield. Rates and yields are in effect as of 10/01/17 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. In addition, DFCU provides private deposit insurance up to \$250,000 through American Share Insurance (ASI). With the combined coverage, your deposits are insured up to a total of \$500,000.





# DOWNEY FEDERAL CREDIT UNION CONSUMER LOAN RATES

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SIGNATURE/ PERSONAL LOANS  	FICO	12 Months	24 Months	36 Months	48 Months	60 Months
	720+	7.25%	7.50%	8.00%	8.25%	8.50%
	680-719	8.50%	8.75%	9.25%	9.50%	9.75%
	660-679	10.75%	11.00%	11.50%	11.75%	12.00%
	640-659	13.50%	13.75%	14.25%	14.50%	14.75%
	≤ 639	16.25%	16.50%	17.00%	17.25%	17.50%

**Payment Example:**  
A \$20,000 loan for 60 months at 8.50% APR would require 60 payments of \$410.33.

NEW VEHICLES (Model years 2016 & Newer)  	FICO	36 Months	48 Months	60 Months	72 Months
	720+	1.49%	1.74%	1.99%	2.49%
	680-719	3.50%	3.75%	4.00%	4.50%
	660-679	7.00%	7.25%	7.50%	8.00%
	640-659	10.00%	10.25%	10.50%	11.00%
	≤ 639	13.50%	13.75%	14.00%	14.50%

**Payment Example:**  
A \$30,000 loan for 72 months at 2.49% APR would require 72 payments of \$449.00.

USED VEHICLES (Model years 2012 - 2015)  	FICO	36 Months	48 Months	60 Months	72 Months
	720 +	1.49%	1.74%	1.99%	2.49%
	680-719	3.50%	3.75%	4.00%	4.50%
	660-679	7.00%	7.25%	7.50%	8.00%
	640-659	10.00%	10.25%	10.50%	11.00%
	≤ 639	13.50%	13.75%	14.00%	14.50%

**Payment Example:**  
A \$30,000 loan for 72 months at 2.49% APR would require 72 payments of \$449.00.

USED VEHICLES (Model years 2011 or older)  	FICO	24 Months	36 Months	48 Months	60 Months
	720 +	4.00%	4.25%	4.50%	5.00%
	680-719	5.50%	5.75%	6.00%	6.50%
	660-679	9.00%	9.25%	9.50%	10.00%
	640-659	12.00%	12.25%	12.50%	13.00%
	≤ 639	14.50%	14.75%	15.00%	15.50%

**Payment Example:**  
A \$30,000 loan for 60 months at 5.00% APR would require 60 payments of \$566.14.

RECREATIONAL VEHICLES (Up to 5 years old)  	FICO	48 Months	60 Months	72 Months	120 Months	180 Months
	720 +	2.49%	3.25%	4.00%	5.50%	7.00%
	680-719	4.99%	5.50%	6.00%	6.50%	8.00%
	660-679	7.25%	7.75%	8.25%	8.75%	10.25%
	640-659	9.25%	9.75%	10.25%	10.75%	12.25%
	≤ 639	13.25%	13.75%	14.25%	14.75%	16.25%

**Payment Example:**  
A \$30,000 loan for 180 months at 7.00% APR would require 180 payments of \$269.65.

All rates are APR=Annual Percentage Rate. 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. Other rates and terms are available. The actual rate you qualify for will be based on credit history and other factors. Rates are subject to change without notice.

VISA Platinum 	FICO	APR*
	≥ 660	9.99%

VISA Classic 	APR*
	13.20%

LINE OF CREDIT	APR*
	15.90%

\*APR=Annual Percentage Rate. Rates quoted are the best possible rate for each tier based on credit score and other factors. Rates are subject to change without notice.

All rates are On Approved Credit (OAC). 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.

