

# Rates

## Loan Rates

|  |                |        |
|--|----------------|--------|
| <b>Auto Loans</b>                                    | APR* as low as | 5.99%  |
| <b>Motorcycles</b>                                   | APR* as low as | 7.75%  |
| <b>Boats and RVs</b>                                 | APR* as low as | 6.99%  |
| <b>Personal Loans</b>                                | APR* as low as | 9.75%  |
| <b>Home Equity</b>                                   | APR* as low as | 5.35%  |
| <b>Home Equity Line of Credit</b>                    | APR* as low as | 7.50%  |
| <b>Home Improvement</b>                              | APR* as low as | 6.35%  |
| <b>Land Loans</b>                                    | APR* as low as | 6.45%  |
| <b>Mortgage</b>                                      | Low APR* rates |        |
| <b>Shared Secured**</b>                              | APR* as low as | 3.10%  |
| <b>Share Certificate Secured Loans**</b>             | APR* as low as | 3.10%  |
| <b>Cash Back Mastercard® Credit Card<sup>1</sup></b> | APR* as low as | 15.99% |
| <b>Advantage Mastercard® Credit Card<sup>1</sup></b> | APR* as low as | 11.24% |
| <b>Mastercard Secured Credit Card<sup>1</sup></b>    | APR* as low as | 16.90% |

## Checking Account Rates

| .                          | From \$0.01 | From \$500 | From \$15,000 |
|----------------------------|-------------|------------|---------------|
| Awesome/Advantage Checking | .           | .01% APY^  | .             |
| Interest Checking          | 2.75% APY^  | .          | .10% APY^     |
| Cash Back Checking         | .00%        | .00%       | .00%          |

## High Yield Savings

| HIGH YIELD               | DIVIDEND RATE | APY   |
|--------------------------|---------------|-------|
| \$0.01 - \$49,999.99     | 1.98%         | 2.00% |
| \$50,000 - \$99,999.99   | 1.49%         | 1.50% |
| \$100,000 - \$249,999.99 | 1.24%         | 1.25% |
| \$250,000 and over       | 0.50%         | 0.50% |

## Money Market Rates

|              |                |           |
|--------------|----------------|-----------|
| Money Market | From \$1,000   | .10% APY^ |
| Money Market | From \$10,000  | .10% APY^ |
| Money Market | From \$50,000  | .15% APY^ |
| Money Market | From \$100,000 | .20% APY^ |
| Money Market | From \$250,000 | .25% APY^ |

## Savings Accounts

|   |                   |                     |            |
|---|-------------------|---------------------|------------|
| . | \$0.01 - \$24,999 | \$25,000 - \$99,999 | \$100,000+ |
| . | APY               | APY                 | APY        |

|                                   |       |       |       |
|-----------------------------------|-------|-------|-------|
| <b>Share Savings</b>              | 0.10% | 0.10% | 0.10% |
| <b>Kid's Making Cents/#MyCash</b> | 0.10% | 0.10% | 0.10% |
| <b>Christmas Club</b>             | 0.10% | 0.10% | 0.10% |
| <b>IRA Share Savings</b>          | 0.10% | 0.10% | 0.10% |

## Term Share Certificate Rates

| .                | \$500 - \$24,999 | \$25,000 - \$99,999 | \$100,000+ |
|------------------|------------------|---------------------|------------|
| Term             | APY              | APY                 | APY        |
| <b>6 Month</b>   | 3.50%            | 3.50%               | 3.50%      |
| <b>1 Year</b>    | 3.00%            | 3.00%               | 3.00%      |
| <b>15 Months</b> | 2.75%            | 2.75%               | 2.75%      |
| <b>2 Year</b>    | 2.00%            | 2.00%               | 2.00%      |
| <b>3 Year</b>    | 2.00%            | 2.00%               | 2.00%      |
| <b>4 Year</b>    | 2.00%            | 2.00%               | 2.00%      |
| <b>5 Year</b>    | 2.00%            | 2.00%               | 2.00%      |

## IRA Certificate Rates

| .               | \$500 - \$24,999 | \$25,000 - \$99,999 | \$100,000+ |
|-----------------|------------------|---------------------|------------|
| Term            | APY              | APY                 | APY        |
| <b>1 Year</b>   | 3.00%            | 3.00%               | 3.00%      |
| <b>15 Month</b> | 2.75%            | 2.75%               | 2.75%      |
| <b>2 Year</b>   | 2.00%            | 2.00%               | 2.00%      |
| <b>3 Year</b>   | 2.00%            | 2.00%               | 2.00%      |
| <b>4 Year</b>   | 2.00%            | 2.00%               | 2.00%      |

|        |       |       |       |
|--------|-------|-------|-------|
| 5 Year | 2.00% | 2.00% | 2.00% |
|--------|-------|-------|-------|

## Business Share Accounts Rates

|                       |                                      |            |
|-----------------------|--------------------------------------|------------|
| Primary/Share Savings | \$100+ Balance to Earn Dividends     | .10% APY^  |
| Money Market          | \$1,000+ Balance to Earn Dividends   | 2.00% APY^ |
| Money Market          | \$50,000+ Balance to Earn Dividends  | 2.75% APY^ |
| Money Market          | \$100,000+ Balance to Earn Dividends | 3.00% APY^ |
| Money Market          | \$500,000+ Balance to Earn Dividends | 3.00% APY^ |

## Business Share Certificate Rates

|               |                                  |            |
|---------------|----------------------------------|------------|
| 12 Month Term | \$500+ Balance to Earn Dividends | 3.00% APY^ |
| 15 Month Term | \$500+ Balance to Earn Dividends | 2.75% APY^ |
| 24 Month Term | \$500+ Balance to Earn Dividends | 2.00% APY^ |
| 36 Month Term | \$500+ Balance to Earn Dividends | 2.00% APY^ |
| 48 Month Term | \$500+ Balance to Earn Dividends | 2.00% APY^ |
| 60 Month Term | \$500+ Balance to Earn Dividends | 2.00% APY^ |

\*APR= Annual Percentage Rate. Rates quoted "as low as" are subject to an evaluation of your credit history. Your rate may vary from the rate shown. The stated rates for the Auto, Motorcycle, Boats/RVs, Fixed Rate Home Equity Loans, Home Improvement, and Land Loans are discounted which include: a requirement of automatic loan payment transfers, direct deposit of net pay and a checking account for .50% discount. New Auto Loans are eligible for 5 most recent model years. Used Auto Loans are eligible for model years 2015 through 2021.

Home Equity Lines of Credit are variable-rate loans and may adjust monthly with the Prime rate as published in The Wall Street Journal. The plan has a maximum APR of 18%. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment. You may have to pay certain fees to third parties to open the plan. These fees generally total between \$150 and \$2,000. You must carry insurance on the property that secures this plan.

Rates and terms subject to change without advance notice. Refinancing of existing Dover Federal Loans may not be available. At no time will the APR go below the floor during the term of the stated loan. Rates are accurate as of October 1, 2024.

\*\*APR is over current share or share certificate rate. See Credit Union for details.

^APY is Annual Percentage Yield and is accurate as of October 1, 2024. APY may change at any time as determined by the Board of Directors. Fees

may reduce earnings on accounts. Penalties may be imposed for early withdrawal of funds on Share Certificates.

` Require new money not previously held at Dover Federal Credit Union.

<sup>1</sup> Foreign transaction fees may apply.

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