



DOWNEY FEDERAL CREDIT UNION CONSUMER SHARE RATES

Effective 07/01/19 and subject to change without notice.

562-862-8141
DOWNEYFCU.ORG

SHARES

| ACCOUNT TYPE | DIVIDEND PERIOD | MINIMUM BALANCE TO EARN DIVIDENDS | DIVIDEND RATE | APY* |
|------------------------------|-----------------|-----------------------------------|---------------|-------|
| Savings | Quarterly | \$100 | 0.15% | 0.15% |
| Holiday Club | Quarterly | \$100 | 0.20% | 0.20% |
| "You Name It" | Quarterly | \$100 | 0.20% | 0.20% |
| Berenstain Bears Cub Account | Monthly | \$5 | 0.20% | 0.20% |
| Money Smart Account | Monthly | \$5 | 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% |

SHIELD ELITE CHECKING ACCOUNT

| BALANCE | DIVIDEND PERIOD | DIVIDEND RATE | APY* |
|---------------------|-----------------|---------------|-------|
| Up to \$2,499.99 | Monthly | 0.15% | 0.15% |
| \$2,500.00 and over | Monthly | 0.25% | 0.25% |

TIERED MONEY MARKET ACCOUNT

| BALANCE | DIVIDEND PERIOD | DIVIDEND RATE | APY* |
|------------------------|-----------------|---------------|-------|
| \$2,500 - \$9,999.99 | Monthly | 0.20% | 0.20% |
| \$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% |

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%.

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 | 1.99% | 2.00% |
| 18-Month IRA | Quarterly | \$500 | 2.18% | 2.20% |
| 24-Month IRA | Quarterly | \$500 | 2.38% | 2.40% |
| 36-Month IRA | Quarterly | \$500 | 2.57% | 2.60% |
| 48-Month IRA | Quarterly | \$500 | 2.77% | 2.80% |
| 60-Month IRA | Quarterly | \$500 | 2.97% | 3.00% |

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 07/01/19 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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| NEW VEHICLES (Model years 2018 or newer)  | FICO | 36 Months | 48 Months | 60 Months | 72 Months |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|-----------|-----------|-----------|
| | 720+ | 2.74% | 2.74% | 2.99% | 3.24% |
| | 680-719 | 4.50% | 4.75% | 5.00% | 5.50% |
| | 640-679 | 7.75% | 8.00% | 8.25% | 8.75% |
| | 600-639 | 10.75% | 11.00% | 11.25% | 11.75% |
| | ≤ 599 | 14.25% | 14.50% | 14.75% | 15.25% |


Payment Example:
A \$25,000 loan for 72 months at 3.24% APR would require 72 payments of \$382.44.

| USED VEHICLES (Model years 2014 - 2017)  | FICO | 36 Months | 48 Months | 60 Months | 72 Months |
|----------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|-----------|-----------|-----------|
| | 720+ | 2.74% | 2.74% | 2.99% | 3.24% |
| | 680-719 | 4.50% | 4.75% | 5.00% | 5.50% |
| | 640-679 | 7.75% | 8.00% | 8.25% | 8.75% |
| | 600-639 | 10.75% | 11.00% | 11.25% | 11.75% |
| | ≤ 599 | 14.25% | 14.50% | 14.75% | 15.25% |


Payment Example:
A \$20,000 loan for 60 months at 2.99% APR would require 60 payments of \$359.20.

| USED VEHICLES (Model years 2013 or older)  | FICO | 24 Months | 36 Months | 48 Months | 60 Months |
|------------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|-----------|-----------|-----------|
| | 720+ | 4.50% | 4.75% | 5.00% | 5.50% |
| | 680-719 | 6.00% | 6.25% | 6.50% | 7.00% |
| | 640-679 | 9.50% | 9.75% | 10.00% | 10.50% |
| | 600-639 | 12.50% | 12.75% | 13.00% | 13.50% |
| | ≤ 599 | 15.00% | 15.25% | 15.50% | 16.00% |

Payment Example:
A \$15,000 loan for 48 months at 5.00% APR would require 48 payments of \$345.30.

| BOATS & RECREATIONAL VEHICLES (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 180 months at 6.75% APR would require 180 payments of \$707.67.


| MOTORCYCLES, ALL-TERRAIN VEHICLES, PERSONAL WATERCRAFT  | 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.

| PERSONAL LOANS  | FICO | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months |
|--------------------------------------------------------------------------------------------------------------|---------|-----------|-----------|-----------|-----------|-----------|
| | 720+ | 7.50% | 7.75% | 8.25% | 8.50% | 8.75% |
| | 680-719 | 9.00% | 9.25% | 9.75% | 10.00% | 10.25% |
| | 640-679 | 11.25% | 11.50% | 12.00% | 12.25% | 12.50% |
| | 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 \$15,000 loan for 60 months at 8.75% APR would require 60 payments of \$309.34.

| PERSONAL LINE OF CREDIT  | 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.

