



# PEPCO FEDERAL CREDIT UNION

701 9th St NW STE 6230 • Washington, DC 20068  
 website: [www.pepcofcu.org](http://www.pepcofcu.org) • phone: 202.949.4712, toll-free 800.553.7328

Schedule Of Rates - Effective June 1, 2024 All rates are subject to change without notice

Loan Rates	Term	APR <sup>1</sup>	
<b>New Autos &amp; Motorcycles* (up to \$100K)</b>			
Current & Previous Model Year, Untitled or Less than 5,000 miles	36 Months - 100% financing	3.45%	2.45%
	48 Months - 100% financing	3.95%	2.95%
	60 Months - 100% financing	4.75%	3.75%
	72 Months - 100% financing	4.99%	3.99%
Great Vehicle Loan Rates, PLUS: <ul style="list-style-type: none"> <li>• Flexible Terms</li> <li>• No-pre-payment penalty</li> </ul>			
<b>Used Autos &amp; Motorcycles* (up to \$100K)</b>			
2023 - 2018 Model Year and 2024 Vehicles over 5,000 miles	36 Months - 100% financing	3.95%	2.95%
	48 Months - 100% financing	4.45%	3.45%
	60 Months - 100% financing	5.45%	4.45%
	72 Months - 100% financing	6.45%	5.45%
* Motorcycle loan rates are 1.00% above regular auto loan rates			
<b>Signature / Unsecured</b>			
	Up to 36 Months	10.50%	9.50%
	37 - 48 Months	12.50%	11.50%
	49 - 60 Months	14.00%	13.00%
<b>Premier Line of Credit (up to \$7,500/\$10,000)</b>			
	revolving	9.90%/11.90%	
<b>Club Loan</b>			
		17.90%	16.90%
<b>Overdraft Line of Credit</b>			
	N/A	15.90%	14.90%
<b>Credit Cards</b>			
Visa® Classic/Platinum Credit Card	Non-Variable		9.99%
Are you experiencing difficulties paying your PEPCO FCU loans? We may be able to help. Call or visit us today!			
<b>Secured Loan Rates</b>			
Share Secured Loan			Rates a 1.90%
<b>Home Equity Rates</b>			
Up to 100% Loan to Value & Up to \$100,000 amount - contact us for additional rates and terms.		Terms	APR <sup>1</sup>
Rates as low as <sup>5</sup>			
<b>Home Equity Line of Credit, non-variable rate (Up to 80% LTV - up to \$100,000)</b>	5 year draw period + 10 year amortization		6.75%
<b>Home Equity Line of Credit, non-variable rate (Up to 100% LTV - up to \$100,000)</b>	5 year draw period + 10 year amortization		6.75%
<b>Disclosures/Disclaimers</b>			
1. *APR=Annual Percentage Rate. Rates are subject to change at any time without notice. Rates and terms are based on the applicant (s) credit score and loan-to-value ratio.			
2. Auto Loans: Financing over 100% of value available based on eligibility. Ask for rate and details; restrictions apply. Terms and possible down payment requirements are determined by the borrower's credit score.			
3. Signature Loans: Advertised rate reflects 1.00% cumulative reduction with the Loan Rate Discount Program*.			
4. Visa® Credit Card Rate is determined by borrower's credit score and card type. For complete details, refer to our most recent credit card disclosure for your credit card rate and specific terms. Please check our website <a href="http://www.pepcofcu.org">www.pepcofcu.org</a> or contact us at 202.949.4712			
5. Home Equity Loan Payment Example: Home Equity Line of Credit Payment Example: \$50,000 line of credit at 6.74% APR* at 1.25% of credit limit to an approximate monthly payment of \$625 during the 5-year draw period. A \$50,000 line of credit at 6.74% APR* for a 120-month repayment period is equal to an approximate payment of \$573.76. The examples shown do not include property tax and insurance, so your payment may be greater. The closing cost varies depending on the loan amount, property location, and property valuation method. Closing costs may range from \$500-\$2500. Fees may include title search and insurance, recording fee and taxes, attorney and appraisal fees. Rates are subject to change without notice. Advertised loan rates based on 5-year term and 720 or higher credit score. Other rates and terms are available. Your APR may vary. Credit approval is required. Not all borrowers or properties will qualify. Other restrictions apply.			
* Loan Rate Discount Program: Offers 0.25% rate reduction per eligible discount, (up to 1.00% cumulative) for Direct Deposit, Automatic Loan Payments, NEW PEPCO Visa® Credit Card, NEW Member Sponsorship, or NEW Certificate of Deposit. An additional .25/.50% promotional discount offered periodically.			
<b>Not a Member...Join today for Great Rates on Savings and Loans! Visit us at <a href="http://www.pepcofcu.org">www.pepcofcu.org</a> or call 202.949.4712</b>			