



Dividend Rates and Terms

Effective November 1, 2021 through November 30, 2021

Access Type Accounts	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
Regular Share Accounts (S1)	\$5.00	0.25%	0.25%
Youth Account (S2)⁽⁴⁾ Maximum age for maintaining an account is 22-1/2 years old, 26-1/2 years old with paperless eStatements.	\$0 - \$1,000.00 \$1,000.01 and Over	6.00% 0.25%	6.18% 0.25%
Holiday Savings Club Accounts (S25) Maximum three accounts per member.	\$25.00 - \$10,000.00 \$10,000.01 and Over	0.50% 0.25%	0.50% 0.25%
High Yield eChecking (S7) Maximum five accounts per member.	\$0 - \$9,999.99 \$10,000.00 and Over	1.00% 0.25%	1.01% 0.25%
Account must be opened via banner in Online Banking; requires paperless eStatements to open and maintain the account. Additional High Yield eChecking accounts must be opened by F&A staff.			
Checking (S8)	\$0 - \$9,999.99 \$10,000.00 and Over	0.25% 0.25%	0.25% 0.25%
Money Market Plus (S9)	\$2,500.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000.00 and Over	0.50% 0.50% 0.60%	0.50% 0.50% 0.60%

REGULAR CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
6 - Month⁽⁵⁾	\$1,000	0.60%	0.60%
1 - Year⁽⁵⁾	\$1,000	0.75%	0.75%
2 - Year	\$1,000	0.85%	0.85%
3 - Year	\$1,000	0.90%	0.91%
4 - Year	\$1,000	0.95%	0.96%
5 - Year	\$1,000	1.10%	1.11%

JUMBO CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
6 - Month	\$50,000	0.65%	0.65%
1 - Year	\$50,000	0.80%	0.80%
2 - Year	\$50,000	0.90%	0.91%
3 - Year	\$50,000	0.95%	0.96%
4 - Year	\$50,000	1.00%	1.01%
5 - Year	\$50,000	1.15%	1.16%

IRA SHARE ACCOUNTS

	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
TRADITIONAL and ROTH IRA	\$100	0.50%	0.50%
TRADITIONAL and ROTH IRA	\$100,000	0.60%	0.60%
Simplified Employee Pension (SEP) IRA	\$100	0.50%	0.50%
Simplified Employee Pension (SEP) IRA	\$100,000	0.60%	0.60%

⁽¹⁾ APY = Annual Percentage Yield.

⁽²⁾ Minimum Daily Balance required to earn the stated APY. In a low interest rate environment, a larger balance is required to earn dividends.

⁽³⁾ All dividends are compounded daily and credited monthly and at maturity. Certificate accounts closed before maturity are subject to penalties as shown in the Certificate Account Agreement and Disclosure Statement. APYs assume dividends remain on deposit until maturity. All rates subject to change without notice.

⁽⁴⁾ After the age requirement expires or if the account is changed back to receiving paper statements all funds and dividends will be transferred to the S1 account. Youth Account is not available on custodial or Coogan accounts. One account per member.

⁽⁵⁾ A one-time additional deposit can be made to the regular 6 to 12 month Certificate Accounts, only in an amount no greater than the original deposit.

Dividends are paid from current income and available earnings, after the required transfer to reserves at the end of a dividend period. Fees or other conditions could reduce earnings on any of the listed accounts. Please refer to F&A's Account Agreement and Truth-in-Savings Disclosure for specific details about any account.

Consumer Loan Rates

Effective November 1, 2021

AUTO LOANS ⁽⁵⁾	up to 36 mo.	up to 48 mo.	up to 60 mo.	up to 72 mo.	up to 84 mo.
New/Used Auto financing available up to 125% Loan to Value					
FICO ^{®(10)} 760 and above	1.99%	2.25%	2.25%	2.49%	2.99%
FICO ^{®(10)} 720 to 759	2.49%	2.75%	2.75%	2.99%	3.49%
FICO ^{®(10)} 680 to 719	3.49%	3.75%	3.75%	4.25%	4.49%
FICO ^{®(10)} 620 to 679	6.49%	6.75%	6.75%	7.25%	7.49%
FICO ^{®(10)} 619 or less or no FICO ^{®(10)}	10.49%	10.75%	10.75%	11.25%	11.49%
PERSONAL LOANS⁽⁶⁾	Personal Loans up to 60 mo. Max. \$25,000		Share Secured up to 120 mo. 90% of shares		Certificate Secured up to 60 mo. 90% of Certificate
FICO ^{®(10)} 720 and above	6.90%		2.25%-4.25%		2.00%
FICO ^{®(10)} 680 to 719	8.90%		(above account Rate)		(above account Rate)
FICO ^{®(10)} 679 or less, rate range	12.90% to 15.90%		48-120 months		
RECREATIONAL VEHICLES⁽⁸⁾	RVs up to 144 mo. new - 72 mo. used		Boats up to 144 mo. new - 72 mo. used		Motorcycles up to 60 mo. new and used
FICO ^{®(10)} 720 and above	5.90%		5.90%		5.90%
FICO ^{®(10)} 680-719	7.90%		7.90%		7.90%
FICO ^{®(10)} 679 or less, rate range	10.90% to 13.90%		10.90% to 13.90%		10.90% to 13.90%
NON-VARIABLE RATE VISA^{®(7)}	Premier Low Rate Visa[®]	Premier Rewards Visa[®]	Traditional Visa[®]	Share Secured Visa^{®(7)}	Earn Points for Cash, Travel, Gifts and more with the Premier Rewards Visa[®]. Access Your Account online at www.fafcu.org
	\$5,000 to \$25,000	\$5,000 to \$25,000	\$500 to \$10,000	\$500 to \$10,000	
FICO ^{®(10)} 760 and above	6.90%	8.90%	9.90%	9.90%	
FICO ^{®(10)} 720 to 759	8.00%	9.90%	10.90%		
FICO ^{®(10)} 680 to 719	10.50%	11.50%	12.90%		
FICO ^{®(10)} 679 or less, rate range	12.50% to 14.50%	13.50% to 15.50%	13.90% to 15.90%		
FIRE STATION LOANS⁽⁹⁾	Fire Station and Camp Accounts				
CREDIT CARD	up to \$5,000 at 0.00% APR				
FIRE STATION/CAMP LOAN	Loans from \$500 up to \$10,000 with no credit check and terms up to 36 months at 3.00% APR				

All rates quoted above are Annual Percentage Rates (APR)

⁽⁵⁾ The maximum loan amount is \$100,000. Maximum vehicle age is the current model year minus 12 years (2009 models for 2021). Value on new autos is based on the Manufacturers Suggested Retail Price (MSRP). Mechanical breakdown protection and GAP coverage purchased through F&A are not considered in determining the loan to value. Used Auto values determined by Kelley Retail Blue Book. Used Auto loans are limited to California, Arizona, Nevada, Oregon, Washington, Texas, Idaho, Colorado and Utah. Cash out used car financing includes mileage and the installed options. Auto loans with insufficient collateral cannot be refinanced for a lower rate. Rates and terms quoted are subject to change without notice. All loans subject to approval. Others terms and conditions may apply. Representative Example: Financing \$25,000.00 at 2.25% for 60 months, payment of \$441.00 per month.

⁽⁶⁾ **Additional Information:** All rates, except Visa Credit Cards and Shared Secured Loans, include a 0.50% reduction for automatic transfer/payroll deduction. All loans subject to approval. Additional terms and conditions may apply. Rates and terms are subject to change without notice. Representative Example: Payments are rounded to the nearest \$1.00. Representative Example: Financing \$10,000.00 at 6.90% for 60 months, payment of \$198.00 per month.

⁽⁷⁾ Share Secured Credit limits are determined by the amount of funds secured up to \$10,000. Share Secured Visa Credit Card has a standard APR of 9.90% and the limit will be established based on 90% of the amount pledged by the card holder. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Representative Example: Low Rate/Rewards-Charging \$5,000.00 to your VISA Account, monthly payment of \$100.00. Payment is 2% of outstanding balance. The Minimum Payment Due will be either

(A) 2.0% of your Account Balance or \$20.00, whichever is greater; or (B) your Account Balance if it is less than \$20.00. Representative Example: Traditional-Charging \$1,000.00 to your VISA Account, monthly payment of \$30.00. Payment is 3% of outstanding balance. The Minimum Payment Due will be either (A) 3.0% of your Account Balance or \$20.00, whichever is greater; or (B) your Account Balance if it is less than \$20.00.

⁽⁸⁾ **Additional Information:** All rates, except Visa Credit Cards and Shared Secured Loans, include a 0.50% reduction for automatic transfer/payroll deduction. All loans subject to approval. Additional terms and conditions may apply. Rates and terms are subject to change without notice. RV, Boat and Motorcycle loans are limited to California, Arizona, Nevada, Oregon, Washington, Texas, Idaho, Colorado and Utah. Representative Example: New RV-Financing \$35,000.00 with a 20% down payment at 5.90% for 144 months, payment of \$340.00 per month. Used RV-Financing \$35,000.00 with a 20% down payment at 5.90% for 72 months, payment of \$579.00 per month. Representative Example: New Motorcycle-Financing \$25,000.00 with a 20% down payment at 5.90% for 60 months, payment of \$483.00 per month.

⁽⁹⁾ These are special loan programs for fire stations, and camp accounts. They are not available to the general membership. Rates and terms quoted are subject to change without notice. All loans subject to approval. Representative example: Financing \$10,000.00 at 3.00% APR for 36 months, payment of \$291.00 per month.

⁽¹⁰⁾ FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

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