



## Consumer Loan Rate Sheet Rates Effective January 1, 2020

UNSECURED LOANS	Minimum/Maximum Amount	Term(s)	APR*
MASTERCARD GOLD	\$5,000 to \$20,000	Revolving	10.99%
MASTERCARD CLASSIC	\$300 to \$5,000	Revolving	11.88%
MASTERCARD SECURED	\$300 & Up (Ask for Details)	Revolving	13.99%
Overdraft Line of Credit	\$500 to \$2,500	Revolving	12.75%*
Personal/Debt Consolidation	\$500 to \$20,000	Up to 48 months (Rates as low as)	7.74%
Share Secured Loan	Loan Amount+10%	Rate + margin of 3.25% rounded up to nearest 1/4	Rate + 3.25%
CD Secured Loan	Loan Amount+10%	Rate + margin of 3.25% rounded up to nearest 1/4	Rate + 3.25%
GEICO Tuition Reimbursement Loan	Up to \$5,250 (GEICO max)	Subj. to class end date. \$25 Min. Bi-weekly Pmt.	8.50%
One Payment Note	Up to \$10,000 (Unsecured)	90 or 180 Days-Single Pmt.	13.25%
Fresh Start Unsecured Loan	Up to \$1,000	Up to 12 months	18.00%

### Auto Loan Terms are Subject to Purchase Price, Year, Make, Mileage and Condition of Vehicle.

- New Auto Loans includes tax & license fees, up to MSRP.  
(Used auto 2019-2020 models with 15K miles or less qualifies for the new car rates, based on terms)
- Used Auto Loans up to Book Loan Value. \*Note: 2011 and up.
- Classic Vehicle Loans Available (Ask for details)
- .25% off auto rates for being a GEICO auto policyholder or having automatic/payroll payments. Auto rates published are with the .25% discount
- Member is only allowed ONE rate discount per loan.
- APR may be higher on vehicle loans based on evaluation of past and present credit history.

TERMS	New Auto Loan APR As Low As (a)	Used Auto Loan APR AS LOW AS (b)		
1 – 36 Months	2.99%*	Yr '18-'20 – 3.24%*	Yr '15-'17-4.24%*	Yr '11-'14- 4.74%*
37 – 48 Months	3.24%*	Yr '18-'20 – 3.49%*	Yr '15-'17-4.49%*	Yr '11-'14- 4.99%*
49 – 60 Months	3.49%*	Yr '18-'20 – 3.74%*	Yr '15-'17-4.74%*	N/A
61 – 72 Months	3.74%*	Yr '18-'20 – 3.99%*	N/A	N/A
73 – 84 Months	4.49%* \$30K+	N/A	N/A	N/A

### Boats, Motorcycle & RV Terms are subject to Purchase Price, Year, Make, & Condition.

- New RV, Boat & Motorcycle includes tax & license.
- Used RV, Boat & Motorcycle up to High Book Value.

TERMS	New Boat APR(c)	Used Boat (d)	New M/Cycle (e)	Used M/Cycle APR (f)	New RV (g)	Used RV (h)
1 – 36 Months	4.95%*	6.75%*	6.05%*	7.40%*	6.40%*	6.40%*
37 – 48 Months	6.95%*	7.10%*	6.05%*	7.50%*	6.40%*	6.40%*
49 – 60 Months	6.95%*	7.10%*	6.05%*	7.50%*	6.40%*	6.40%*
61 – 72 Months	6.95%*	7.70%*	6.05%*	7.75%*	6.75%*	6.75%*
73 – 84 Months	7.40%* \$25K+		7.40%* \$25K+		6.75%* \$25K+	

### HOME EQUITY LINE OF CREDIT

LTV's (Loan to Value) up to 80% of the Property Value <b>**HOME EQUITY LINE OF CREDIT – NO INTRO RATE (Prime + .50%) - Floor (Min) Rate 3.00%</b> VARIABLE RATE – Up to 25 years. Re-Prices Monthly to Prime +/- to Applicable LTV Margin	5.250%
**FIXED RATE HOME EQUITY (Tied to Prime Rate in Wall Street Journal at Month End) 5 Year Fixed 10 Year Fixed 15 Year Fixed *** 80% CLTV's - Please call for Details	4.240%*** 4.740%*** 4.990%***
**Minimum Loan Balance- \$10,000, Max Loan Amount - \$250,000 80% of Property Value - Less the First Mortgage Balance=Equity (Loan Amt). Some Closing Costs Waived - Loan must remain open for at least 24 months. **	Last Prime Rate Change - Effective 10/31/2019 = 4.75%
Rates are subject to change at any time. This is not a commitment. **Certain restrictions apply. Home Equity Loans and Lines of Credit are available in the District of Columbia and the following states: MD, VA, WV, NY, GA, FL, CA, PA, NJ, OH, VT, CT, RI, AZ, & DE. Please contact GEICO Federal Credit Union to confirm current interest rates.	
<ul style="list-style-type: none"> <li>GEICO Federal Credit Union is an Equal Housing Lender.</li> <li>We do business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.</li> <li>Federally Insured and Regulated – NCUA.</li> </ul>	

Notes: \* Annual Percentage Rate (APR)

APR may be higher on signature and auto loans based on evaluation of past and present credit history.

▪ Loan application must be fully completed. Salary verification required (paystub or tax statements).

\*\* = Certain restrictions apply. Loans are subject to approval.

**For further assistance, contact us at (800) 542-7896**



**Dividend Rates**  
**Effective Nov 15, 2019**

**SHARE RATES**

Type of Account	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance Required to Earn Dividends
Savings	.10%	.10%	\$25	\$300.00 ADB*
Checking	.00%	.00%	-0-	\$500.00 ADB*
Holiday/Vacation Club	.10%	.10%	N/A	N/A
Special Shares	.10%	.10%	N/A	\$300.00 ADB*
Money Market Maximum Advantage	.40%	.40%	N/A	\$5000 - \$9,999.99
Money Market – Tier 2	.40%	.40%		\$10,000 - \$24,999.99
Money Market – Tier 3	.45%	.45%	N/A	\$25,000 - \$74,999.99
Money Market – Tier 4	.55%	.55%	N/A	\$75,000 and up

**SHARE CERTIFICATE ACCOUNTS**

Term	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance
6 Months	1.25%	1.26%	\$500
6 Months	1.45%	1.46%	\$1,000
8 Months	1.50%	1.51%	\$1,000
12 Months	1.50%	1.51%	\$25
12 Months	1.50%	1.51%	\$1,000
14 Months	1.65%	1.67%	\$1,000
18 Months	1.70%	1.72%	\$1,000
24 Months	1.90%	1.92%	\$1,000
36 Months	1.90%	1.91%	\$1,000
48 Months	2.10%	2.13%	\$1,000
60 Months	2.20%	2.23%	\$1,000

**INDIVIDUAL RETIREMENT ACCOUNTS (IRA) AND CERTIFICATES - TRADITIONAL, ROTH & EDUCATION**

Term	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance
IRA Share	.35%	.35%	\$5
6 Months	1.45%	1.46%	\$1,000
8 Months	1.50%	1.51%	\$1,000
12 Months	1.50%	1.51%	\$1,000
14 Months	1.65%	1.67%	\$1,000
18 Months	1.70%	1.72%	\$1,000
24 Months	1.90%	1.92%	\$1,000
36 Months	1.90%	1.92%	\$1,000
48 Months	2.10%	2.13%	\$1,000
60 Months	2.23%	2.26%	\$1,000

\*ADB means Average Daily Balance. You must maintain a minimum average daily balance of \$300.00 in your Share Savings and Special Share account each quarter to obtain the disclosed Annual Percentage Yield (APY). \*\*You must maintain a minimum Average Daily Balance of \$500.00 in your Checking Account to earn the disclosed Annual Percentage Yield (APY). \*\*\* You must maintain a minimum balance of \$5,000.00 in your Money Market Account each day to obtain the disclosed APY. The dividend rates you will earn depend upon your balance each day. Dividends on the Checking Account and the Money Market Account are paid monthly on the last day of the month. For more detailed information, review your Truth-in-Savings Disclosure.

Rates are current as of the date above and are subject to change without notice. A penalty will be imposed for early withdrawal from certificate accounts. Fees or other conditions could reduce earnings. Dividends are paid from the current income and available earnings after required transfers to reserves at the end of the dividend period. **FEDERALLY INSURED AND REGULATED**- Member accounts are insured to an aggregate of \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. government. Your Education Retirement Accounts (IRAs) are insured separately up to an additional \$250,000. Your Traditional & Roth Individual Retirement Accounts (IRAs) are insured separately up to an additional \$250,000.