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DIVIDEND RATES AND TERMS

Effective January 1, 2025⁽³⁾

Account Type	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
Ownership / Regular Savings	\$5.00	0.25%	0.25%
Youth Savings ⁽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	6.00%	6.18%
	\$1,000.01 and Over	0.25%	0.25%
Holiday Savings Maximum three accounts per member.	\$25.00 — \$10,000.00	0.50%	0.50%
	\$10,000.01 and Over	0.25%	0.25%
High Yield eChecking Maximum three accounts per member. Open your account in Digital Banking. Requires paperless eStatements to open and maintain the account.	\$0 — \$9,999.99	4.50%	4.59%
	\$10,000.00 and Over	0.25%	0.25%
Regular Checking	\$0 — \$9,999.99	0.25%	0.25%
	\$10,000.00 and Over	0.25%	0.25%
Money Market	\$2,500.00 — \$99,999.99	2.25%	2.28%
	\$100,000.00 — \$249,999.99	2.50%	2.53%
	\$250,000.00 and Over	2.75%	2.79%

CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
6 — Month	\$1,000	4.16%	4.25%
1 — Year		4.16%	4.25%
2 — Year		3.92%	4.00%
3 — Year		3.92%	4.00%
4 — Year		3.68%	3.75%
5 — Year		3.92%	4.00%

CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
6 — Month	\$50,000	4.40%	4.50%
1 — Year		4.40%	4.50%
2 — Year		4.16%	4.25%
3 — Year		4.16%	4.25%
4 — Year		3.92%	4.00%
5 — Year		4.16%	4.25%

IRA SAVINGS ACCOUNTS

	Minimum Balance ⁽²⁾	Dividend Rate ⁽³⁾	APY ⁽¹⁾
TRADITIONAL and ROTH IRA	\$100	2.25%	2.28%
	\$100,000	2.50%	2.53%
	\$250,000	2.75%	2.79%
Simplified Employee Pension (SEP) IRA	\$100	2.25%	2.28%
	\$100,000	2.50%	2.53%
	\$250,000	2.75%	2.79%

⁽¹⁾ APY = Annual Percentage Yield. All rates are subject to change without notice.

⁽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 Regular Savings account. Youth Account is not available on custodial accounts. One account per member.

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.

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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	4.60%	4.85%	5.10%	5.40%	5.90%
FICO ^{®(10)} 720 — 759	5.10%	5.35%	5.60%	5.90%	6.40%
FICO ^{®(10)} 680 — 719	6.10%	6.35%	6.60%	6.90%	7.40%
FICO ^{®(10)} 620 — 679	9.10%	9.35%	9.60%	9.90%	10.40%
FICO ^{®(10)} 619 or less or no FICO ^{®(10)}	13.10%	13.35%	13.60%	13.90%	14.40%

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	7.90%	2.25% — 4.25%	2.00%
FICO ^{®(10)} 680 — 719	9.90%	(Rate varies, depending on term)	(2.00% above the certificate rate)
FICO ^{®(10)} 679 or less, rate range	13.90% — 16.90%	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	6.90%	6.90%	6.90%
FICO ^{®(10)} 680 — 719	8.90%	8.90%	8.90%
FICO ^{®(10)} 679 or less, rate range	11.90% — 14.90%	11.90% — 14.90%	11.90% — 14.90%

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 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 — 759	8.00%	9.90%	10.90%		
FICO® ⁽¹⁰⁾ 680 — 719	10.50%	11.50%	12.90%		
FICO® ⁽¹⁰⁾ 679 or less, rate range	12.50% — 14.50%	13.50% — 15.50%	13.90% — 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) All rates are subject to change without notice.

⁽⁵⁾ The maximum loan amount is \$150,000. Maximum vehicle age is the current model year minus 12 years (2013 models for 2025). If the vehicle is over 7 years old, the vehicle will be subject to a 60-month term. 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. Cash out used car financing includes mileage and the installed options. Auto loans with insufficient collateral cannot be financed. 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 5.49% for 60 months, payment of \$478.00 per month.

⁽⁶⁾ Additional Information: All rates, except Visa Credit Cards and Share 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 \$25,000.00 at 7.90% for 60 months, payment of \$506.00 per month. F&A offers up to \$25,000 max unsecured per member; including visa credit cards and personal loans.

⁽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: Rates and terms are subject to change without notice. Representative Example: New RV-Financing \$75,000.00 with a 20% down payment at 6.90% for 144 months, payment of \$768.00 per month. Used RV-Financing \$35,000.00 with a 20% down payment at 6.90% for 72 months, payment of \$596.00 per month. Representative Example: New Motorcycle-Financing \$25,000.00 with a 20% down payment at 6.90% for 60 months, payment of \$494.00 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% 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.

We offer a variety of real estate loans and options. Check our online real estate calculator tool for rates at [FAFCU.mortgagewebcenter.com](https://www.fafcu.org/mortgagewebcenter.com), or contact the Real Estate Department for details at the number below.

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