F&A CREDIT UNION
PO Box 30831
Los Angeles, CA 90030-0831
(800) 222-1226
FAFCU.org

DIVIDEND RATES AND TERMS

Effective January 1, 2026[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 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 Open your account in Digital Banking. Requires paperless eStatements to open and maintain the account. Maximum three accounts per member.	$0 - $9,999.99 $10,000.00 and over	3.92% 0.25%	4.00% 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 Months	$1,000	3.87%	3.95%
1 Year		3.92%	4.00%
2 Years		3.92%	4.00%
3 Years		3.92%	4.00%
5 Years		3.92%	4.00%

CERTIFICATES / INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES (IRA)

Term	Minimum Balance[2]	Dividend Rate[3]	APY[1]
6 Months	$50,000	3.97%	4.05%
1 Year		4.02%	4.10%
2 Years		4.02%	4.10%
3 Years		4.02%	4.10%
5 Years		4.07%	4.15%

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.
(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 Deposit Account Agreement and Truth-in-Savings Disclosure. APYs assume dividends remain on deposit until maturity. All rates subject to change without notice.
(4) After the age requirement expires, or if statement delivery is changed to paper statements, all funds and dividends will be transferred to the Ownership 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 Deposit Account Agreement and Truth-in-Savings Disclosure for specific details about any account.

Insured by NCUA

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CONSUMER LOAN RATES+

Effective January 1, 2026

AUTO LOANS [5]	up to 36 months	up to 48 months	up to 60 months	up to 72 months	up to 84 months
New/Used auto financing available up to 125% loan to value					
FICO®[10] 760 and above	4.25%	4.50%	4.50%	4.99%	5.50%
FICO®[10] 720 - 759	4.75%	5.00%	5.00%	5.49%	6.00%
FICO®[10] 680 - 719	5.75%	6.00%	6.00%	6.49%	7.00%
FICO®[10] 620 - 679	8.75%	9.00%	9.00%	9.49%	10.00%
FICO®[10] 619 or less or no FICO®[10]	12.75%	13.00%	13.00%	13.49%	14.00%

PERSONAL LOANS [6]	Personal Loans up to 60 months Max. $25,000	Share Secured up to 120 months 90% of shares	Certificate Secured up to 60 months 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; rates range	13.90% - 16.90%	48 - 120 months	

RECREATIONAL LOANS [7]	RVs up to 144 months new 72 months used	Boats up to 144 months new 72 months used	Motorcycles up to 60 months 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; rates range	11.90% - 14.90%	11.90% - 14.90%	11.90% - 14.90%

VISA® CREDIT CARDS [8]	Premier Low Rate Visa®	Premier Rewards Visa®	Traditional Visa®	Share Secured Visa®[8]	
	$5,000 to $25,000	$5,000 to $25,000	$500 to $10,000	$500 to $10,000	Earn Points for Cash, Travel, Gifts and more with the Premier Rewards Visa®. Access Your Account online at FAFCU.org
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; rates 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 - $10,000 with no credit check and terms up to 36 months at 3.00% APR

+ All consumer rates quoted 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 (2014 models for 2026). 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. Loan example: Financing $25,000 at 4.50% for 60 months, payment of $468 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. Loan example: Payments are rounded to the nearest $1 Loan example: Financing $25,000 at 7.90% for 60 months, payment of $506 per month. F&A offers up to $25,000 max unsecured per member; including visa credit cards and personal loans.

(7) Additional Information: Rates and terms are subject to change without notice. Loan example: New RV Financing $75,000 with a 20% down payment at 6.90% for 144 months, payment of $768 per month. Used RV Financing $35,000 with a 20% down payment at 6.90% for 72 months, payment of $596 per month. Loan example: New Motorcycle Financing $25,000 with a 20% down payment at 6.90% for 60 months, payment of $494 per month.

(8) 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. Loan example: Low Rate/Rewards - Charging $5,000 to your VISA Account, monthly payment of $100. Payment is 2% of outstanding balance. The Minimum Payment Due will be either (A) 2.0% of your Account Balance or $20, whichever is greater; or (B) your Account Balance if it is less than $20. Loan example: Traditional - Charging $1,000 to your VISA Account, monthly payment of $30. Payment is 3% of outstanding balance. The Minimum Payment Due will be either (A) 3.0% of your Account Balance or $20, whichever is greater; or (B) your Account Balance if it is less than $20.

(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. Loan example: Financing $10,000 at 3.00% for 36 months, payment of $291 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 to meet your specific needs. Visit our website at FAFCU.org to view our rates and terms, or contact the Real Estate department for more information. NMLSR ID: 421486

Main: (800) 222-1226 | Consumer Loans: (323) 980-5991 | Real Estate: (323) 980-5993
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