



PEPCO FEDERAL CREDIT UNION

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

Schedule Of Rates - Effective February 1, 2026 All rates are subject to change without notice

Loan Rates	Term	APR ¹
New Autos & Motorcycles* (up to \$100K)		
Current & Previous Model Year, Untitled or Less than 5,000 miles		Rates as low as ¹
	36 Months - 100% financing	3.99%
	48 Months - 100% financing	3.99%
	60 Months - 100% financing	3.99%
	72 Months - 100% financing	3.99%
Great Vehicle Loan Rates, PLUS:		
• Flexible Terms		
• No-pre-payment penalty		
Used Autos & Motorcycles* (up to \$50K)		
Any Year, Model Year and 2024 Vehicles over 5,000 miles		Rates as low as ²
	36 Months - 100% financing	3.99%
	48 Months - 100% financing	3.99%
	60 Months - 100% financing	3.99%
	72 Months - 100% financing	3.99%
	<i>* Motorcycle loan rates are 1.00% above regular auto loan rates</i>	
Signature / Unsecured (up to \$10K)		
		Rates as low as ³
	Up to 36 Months	10.00%
	37 - 48 Months	12.50%
	49 - 60 Months	14.00%
	Revolving	9.90%/11.90%
	24 Months	5.00%
		17.90%
	N/A	15.90%
Premier Line of Credit (up to \$7,500/\$10,000)		
***Loan Special \$5,000 @ 5% for 24 months		
Club Loan		
Overdraft Line of Credit		
Credit Cards		
Visa® Rewards 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!

Secured Loan Rates	Rates
Share Secured Loan	1.90%

Disclosures/Disclaimers

- *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.
- 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.
- 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 www.pepcofcu.org or contact us at 202.949.4712

Not a Member...Join today for Great Rates on Savings and Loans! Visit us at www.pepcofcu.org or call 202.949.4712

