



# PEPCO FEDERAL CREDIT UNION

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

Schedule Of Rates - Effective February 3, 2025 All rates are subject to change without notice

Loan Rates	Term	APR <sup>1</sup>	
<b>New Autos &amp; Motorcycles* (up to \$100K)</b> Current & Previous Model Year, Untitled or Less than 5,000 miles		Rates as low as <sup>1</sup>	
	36 Months - 100% financing	2.90%	1.90%
	48 Months - 100% financing	3.90%	2.90%
	60 Months - 100% financing	4.50%	3.50%
	72 Months - 100% financing	4.90%	3.90%
<b>Great Vehicle Loan Rates, PLUS:</b> • Flexible Terms • No-pre-payment penalty			
<b>Used Autos &amp; Motorcycles* (up to \$50K)</b> 2023 - 2018 Model Year and 2024 Vehicles over 5,000 miles		Rates as low as <sup>2</sup>	
	36 Months - 100% financing	2.90%	1.90%
	48 Months - 100% financing	3.90%	2.90%
	60 Months - 100% financing	4.50%	3.50%
	72 Months - 100% financing	5.00%	4.00%
	* Motorcycle loan rates are 1.00% above regular auto loan rates		
<b>Signature / Unsecured (up to \$10K)</b>		Rates as low as <sup>3</sup>	
	Up to 36 Months	10.50%	9.50%
	37 - 48 Months	12.50%	11.50%
	49 - 60 Months	14.00%	13.00%
<b>Premier Line of Credit (up to \$7,500/\$10,000)</b> <b>****90th Year Celebration Loan*** Up to \$9,000</b>	Revolving	9.90%/11.90%	
<b>Club Loan</b>	18 months	9.00%	8.00%
<b>Overdraft Line of Credit</b>		17.90%	16.90%
<b>Credit Cards</b>	N/A	15.90%	14.90%
Visa® Rewards Credit Card	Non-Variable	Rates as low as <sup>4</sup> 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 a
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.
  - Signature Loans: Advertised rate reflects 1.00% cumulative reduction with the Loan Rate Discount Program<sup>#</sup>.
  - 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](http://www.pepcofcu.org) or contact us at 202.949.4712
- <sup>#</sup> Loan Rate Discount Program: Offers 0.25% rate reduction per eligible discount, (up to 1.00% cumulative) for Direct Deposit, Automatic Loan Payments, NEW PEPCO Visa® Credit Card, NEW Member Sponsorship, or NEW Certificate of Deposit. An additional .25/.50% promotional discount offered periodically.

Not a Member...Join today for Great Rates on Savings and Loans! Visit us at [www.pepcofcu.org](http://www.pepcofcu.org) or call 202.949.4712

