



# PEPCO FEDERAL CREDIT UNION

701 9th St NW STE 6230 • Washington, DC 20068  
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*Schedule Of Rates - Effective February 3, 2025 All rates are subject to change without notice*

Dividend Rates	Rate	APY <sup>1</sup>	Dividend Rates	Rate	APY <sup>1</sup>
<b>Share/Savings Account (\$5 min. deposit)</b>			<b>Share Certificates (\$50 min. deposit)</b>		
Share/Savings Account (\$5 min. deposit)	0.05%	<b>0.05%</b>	6 - Month - add on	3.50%	<b>3.57%</b>
Club Account (\$5 min. deposit)	0.05%	<b>0.05%</b>	<b>9 - Month - add on*Special Offering* 2</b>	<b>4.90%</b>	<b>5.01%</b>
			12- Month - add on	3.75%	3.81%
			24 - Month - \$1000 min deposit	3.00%	<b>3.04%</b>
<b>Checking Accounts</b>			36 - Month - \$1000 min deposit	2.00%	<b>2.01%</b>
Checking Account	0.00%	<b>0.00%</b>			
			<b>Individual Retirement Accounts (IRA) <sup>3</sup></b>		
			<b>IRA Share Account (\$25 min. balance)</b>	1.00%	<b>1.00%</b>
<b>Money Market Savings (\$250 min. balance)</b>			<b>IRA Share Certificates (\$500 min. balance)</b>		
Balance \$250 - \$1,000	0.05%	<b>0.05%</b>	12 - Month	3.75%	<b>3.81%</b>
Balance \$1,001 - \$4,999	0.10%	<b>0.10%</b>	24 - Month	3.00%	<b>3.04%</b>
Balance \$5,001 - \$9,999	0.15%	<b>0.15%</b>	36 - Month	2.00%	<b>2.01%</b>
Balance \$10,001 - \$49,999	0.40%	<b>0.40%</b>			
Balance \$50,001+	0.85%	<b>0.85%</b>			

**Disclosures/Disclaimers**

1. APY=Annual Percentage Yield; subject to change without notice.
2. Minimum Deposit \$50. Upon maturity, renewal term will be 12-month term at the dividend rate in effect at the time of renewal unless otherwise directed. Early withdrawal penalties apply and may reduce earnings. This limited-time offer is subject to change at any time without notice.
3. Eligible for 2025 contributions. Please visit IRS website for the maximum contribution limits.

**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**

