



Fannie Mae Federal Credit Union

(202) 752-6662

Effective 8/1/11

LOAN RATES

	Annual Percentage Rate (%)	Term (years)†
††† New car loans* (minimum 10% down; minimum \$25,000 loan for 6-year loan)	as low as 1.99 as low as 2.50 as low as 3.00	1 – 3 4 – 5 6
††† Used car loans** (minimum 20% down)	as low as 1.99 as low as 2.50	1 – 3 4 – 5
††† Signature loans (maximum \$5,000)	as low as 9.00	2
Share loans	Regular Share Account Dividend Rate plus 1.5%	1
††† Individual line of credit (maximum \$5,000)	Prime rate plus 2.0%††	Open
††† Home equity loans*** (maximum \$50,000, 80 percent LTV)	as low as 6.75 as low as 6.25 as low as 5.75	15 10 5
††† Other secured loans (e.g. stock)	as low as 8.00 as low as 9.00 as low as 10.00	3 4 5

††† **Boat/camper loans** Available upon request

* A new car is any new or used current model year car on which the original manufacturer's warranty is still in effect.

** Within five years of current model year.

*** Appraisal required.

† Loans with fixed terms will be repaid in bi-weekly payments over the specified term of the loan. For example, a one-year new car loan at 1.99% annual percentage rate (APR) will be repaid in 26 biweekly payments of \$38.86 for each \$1,000 borrowed, and a fifteen-year home equity loan at 6.75% APR will be repaid in 390 biweekly payments of \$4.08 for each \$1,000 borrowed.

†† The APR for individual lines of credit may vary, and is 5.25% as of July 1, 2011. This rate can change quarterly, on the first day of January, April, July, and October.

††† All credit union rates and terms are based upon evaluation of applicant credit. Your actual rate may vary.

Sorry—no refinances of Fannie Mae FCU loans

DIVIDEND RATES

	Dividend Rate (%)	Annual Percentage Yield (%)
Regular Share Account	0.30	0.30
IRA Share Account	0.30	0.30
Share Draft Accounts	0.20	0.20

We also offer IRA and Regular Share Certificates. Please call your credit union representative for terms and rate information.

Regular and IRA Share Accounts may be opened with a minimum deposit of \$60. Dividends will be paid on balances of \$60 and over. There is no minimum balance requirement for Share Draft Accounts; however, members are required to open and maintain a Share Account in order to obtain a Share Draft Account. Share and Share Draft Accounts are variable rate accounts, and the rates may change. Fees and other conditions could reduce earnings on these accounts. All dividend rates and annual percentage yields are accurate as of July 1, 2011.

Your savings insured to \$250,000 by NCUA, a US Government Agency