

Loans		Deposits	
Vehicle Loans APR*		Savings Accounts Dividend	
New Auto (maximum amount: \$150,000)		\$5.00 and over	APY** Rate
Up to 48 months As low as	3.79%***	Primary Savings Accounts	0.90% 0.90%
Up to 60 months As low as	3.99%***	Kids Club Savings Account	0.90% 0.90%
84 months As low as	4.79%***	Holiday Club Savings Account	0.90% 0.90%
** If eligible for all possible discounts including maximum Collection discount		IRA Savings Account	2.07% 2.05%
		(Roth, Traditional & SEP IRA Savings)	
Used Auto - models from 2001 (maximum amount: \$75,000)		Gold Source Checking Account	
Up to 48 months As low as	3.79%***	\$2,000 opening balance required	0.50% 0.50%
Up to 60 months As low as	3.99%***	Senate Money Market Account - \$2,000 opening balance required	
*** "As low as" rates listed are our best fixed rates on approved credit and include a potential .25% rate reduction for a Classic or Gold Collection as well as a potential .25% rate discount for Auto Payment (AutoPay) in combination with a Classic or Gold Collection. Actual interest rate offered may be higher depending on member's credit rating and other underwriting factors.		\$2,000 - \$9,999.99	1.51% 1.50%
		\$10,000 - \$19,999.99	1.77% 1.75%
		\$20,000 - \$39,999.99	2.28% 2.25%
		\$40,000 - \$74,999.99	2.53% 2.50%
		\$75,000 - \$99,999.99	2.79% 2.75%
		\$100,000 and over	3.05% 3.00%
Leisure Vehicle Loans (new max: \$300K; used max: \$150K)		Smart Certificates - \$1,000 minimum	
New Up to 60 months	6.49%	60 months \$60,000-\$99,999 plus Jumbo	4.11% 4.03%
84 months	7.00%	\$20,000-\$59,999	4.01% 3.93%
120 months (\$20,000 minimum)	8.99%	<\$20,000	3.90% 3.83%
Used Up to 60 months	6.49%	48 - 60 months \$60,000-\$99,999 plus Jumbo	3.80% 3.73%
84 months	7.49%	\$20,000-\$59,999	3.70% 3.63%
120 months (\$20,000 minimum)	9.49%	<\$20,000	3.59% 3.53%
SmartChoice Financing	5.25%	36 - 48 months \$60,000-\$99,999 plus Jumbo	3.70% 3.63%
		\$20,000-\$59,999	3.59% 3.53%
		<\$20,000	3.49% 3.43%
		24 - 36 months \$60,000-\$99,999 plus Jumbo	3.59% 3.53%
		\$20,000-\$59,999	3.49% 3.43%
		<\$20,000	3.39% 3.33%
		12 - 24 months \$60,000-\$99,999 plus Jumbo	3.45% 3.39%
		\$20,000-\$59,999	3.34% 3.29%
		<\$20,000	3.24% 3.19%
		6 - 12 months \$60,000-\$99,999 plus Jumbo	3.25% 3.20%
		\$20,000-\$59,999	3.15% 3.10%
		<\$20,000	3.05% 3.00%
		3 - 6 months \$60,000-\$99,999 plus Jumbo	2.49% 2.46%
		\$20,000-\$59,999	2.39% 2.36%
		<\$20,000	2.29% 2.26%
Personal Loans & Lines of Credit		Student Loans	
Share Loans - up to 60 months	Share Yield + 2.00%	Federal Stafford Loan	See Website: http://www.usfcu.org/rates2.php#personal
EasyLine Credit Line - \$1,000	18.00%	Need-based loan for qualified students attending post-secondary schools. Maximum for dependent students: \$2,625 first year, \$3,500 second year, \$5,000 third year and beyond; \$23,000 undergraduate aggregate maximum. Independent students: \$6,625 first year, \$7,500 second year, \$10,500 third year and beyond; \$18,500 annually for graduate/professional students (\$46,000 undergraduate aggregate maximum; \$65,500 graduate aggregate maximum). \$138,500 career aggregate maximum. Government pays interest during school through six-month grace period. 3% Loan Origination Fee. 1% Guarantee Fee. Repayment begins six months after leaving school. Minimum monthly payment is \$50.00.	
SenateLine Credit Line - Up to \$50,000	9.99%	Federal Unsubsidized Stafford Loan	See Website: http://www.usfcu.org/rates2.php#personal
Signature Loan - up to \$50,000		Education loan to help students who may not qualify for all or part of the Federal Stafford Loan program. Undergraduate maximum loan amounts: Same as Federal Stafford Loan. Graduate Maximum: \$10,000 annually (\$65,000 graduate aggregate maximum). \$138,500 career aggregate maximum. 3% Loan Origination Fee. 1% Guarantee Fee. Interest begins to accrue while the student is in school. Repayment may begin six months after leaving school. Minimum monthly payment is \$50.00.	
Up to 36 months	8.24%	Federal PLUS Loan	See Website: http://www.usfcu.org/rates2.php#personal
Up to 48 months	8.74%	Provides education funds to parents of dependent undergraduate students. Maximum loan amount: Cost of education minus any financial aid received by the student. 3% Loan Origination Fee. 1% Guarantee Fee. Repayment begins within 60 days of final disbursement. Minimum monthly payment is \$50.00.	
Up to 60 months	9.24%		
Senate VISA Cards*			
Classic No Annual Fee, credit limit \$10,000	11.75%		
Gold No Annual Fee, credit limit \$50,000	8.99%		
Platinum No Annual Fee, credit limit \$50,000	9.15%		
* Grace Period for Repayment of Purchases: 25 days Method of Computing the Balance for Purchases: Average Daily Balance including new purchases. Late Payment Fee: \$20 after 10 days Over Credit Limit Fee: \$20 per occurrence			
Home Loans APR		Prime Rate at May 1, 2008 5.25%	
Homeowner Loan	7.50%		
Amounts to \$30,000. Terms to 120 months. Secured by primary residence. APR = Prime Rate plus 1%, subject to a floor rate of 7.50%.			
Home Equity Loan (maximum amount: \$750,000)			
Up to 60 months	5.49%		
From 61 to 120 months	5.74%		
From 121 to 180 months	5.99%		
Terms: 90% loan-to-value ratio (for more than three years residency), otherwise 80%, for owner occupied property. Repayment up to 180 months. No points. Minimum amount: \$7,500.00.			
ClassicLine Home Equity Credit Line Floor	5.00%		
(Maximum amount: \$750,000) Up to Prime with Auto Pay	5.25%		
Up to Prime +1% - without Auto Pay	6.25%		
SmartLine Home Equity Line of Credit	5.25%		
(Maximum amount: \$750,000) Rate equal to current Prime Rate with a 4.00% floor. 90% loan-to-value ratio (for more than three years residency), otherwise 80%, for owner occupied property. Repayment: 120 month to draw period, plus additional 120 month repayment period. No Points: Optional minimal payments, too. Fees will apply and may range from \$500 to \$1,300. Rates are subject to change and will never exceed 15.00% APR. Adequate property and flood insurance is required.			
Mortgage Rates: See Website: http://www.usfcu.org/mortgage.php			
* APR = Annual Percentage Rate. All rates are effective on May 1, 2008 and are subject to change without notice. For updated information, inquire at any branch or contact us at (202) 224-2967. For Savings Services, if balance falls below the minimum required, fees could reduce earnings. An early withdrawal penalty may be imposed on certificate accounts.			
For variable rate accounts, the dividend rate may change after the account is opened.			
** APY = Annual Percentage Yield			