Rates

Loan Rates

Auto Loans[3]	Be rewarded for the things you already do	APR* as low as	5.24%
Motorcycles	Be rewarded for the things you already do	APR* as low as	8.25%
Boats and RVs	Be rewarded for the things you already do	APR* as low as	7.49%
Personal Loans	Be rewarded for the things you already do	APR* as low as	10.25%
Home Equity	Be rewarded for the things you already do	APR* as low as	5.85%

APR= Annual Percentage Rate. All loans are subject to credit approval and are granted based on individual creditworthiness, the ability to repay and credit score. Rates shown may not apply to every borrower. Rates quoted are subject to change. Quoted rates may not apply to refinances of existing Dover FCU loans.

Home Equity Line of Credit?	Be rewarded for the things you already do	APR* as low as	6.50%

Home Equity Lines of Credit are variable-rate loans and may adjust monthly with the Prime rate as published in The Wall Street Journal. At no time will the APR go below the floor during the term of the stated loan. APR= Annual Percentage Rate. All loans are subject to credit approval and are granted based on individual creditworthiness, the ability to repay and credit score. Rates shown may not apply to every borrower. Rates quoted are subject to change. Quoted rates may not apply to refinances of existing Dover FCU loans.

Home Improvement	Be rewarded for the things you already do	APR* as low as	7.85%
Land Loans	Be rewarded for the things you already do	APR* as low as	6.45%
Mortgage	Low APR* rates		
Share Secured**	Be rewarded for the things you already do	APR* as low as	3.10%
Cash Back Mastercard®	Be rewarded for the things you already do	APR* as low as	15.99%
APR= Annual Percentage Rate. All loans are subject to credit approval and are granted based on individual creditworthiness, the ability to repay and credit score. Rates shown may not apply to every borrower. Rates quoted are subject to change. Quoted rates may not apply to refinances of existing Dover FCU loans.			
Advantage Mastercard®	Be rewarded for the things you already do	APR* as low as	10.24%
Mastercard Secured Credit Card[1]	Be rewarded for the things you already do	APR* as low as	16.90%

Deposit Products

Share Accounts	Rate	APY[1]
Primary & Secondary Shares	0.10%	0.10%
Christmas Club	0.10%	0.10%
Kids Club	0.10%	0.10%
Teen Share	0.10%	0.10%
Super Saver	0.10%	0.10%
IRA Savings	0.10%	0.10%
Cash Back Rewards	n/a	n/a

Escrow Share	n/a	n/a

High-Yield Savings

Balance Requirement	Rate	APY[1]
$0.01 - $49,999.99	1.98%	2.00%
$50,000 - $99,999.99	1.49%	1.50%
$100,000 - $249,999.99	1.24%	1.25%
$250,000 and over	0.50%	0.50%

Checking

Checking Accounts	Balance Requirement	Rate	APY[1]
Interest Checking	$0.01 - $15,000.00	2.71%	2.75%
?	Over $15,000.00	0.10%	0.10%
Cash Back Checking	$0.01	Earn 3% cash back up to $12	n/a
Share Draft	$0.01	0.01%	0.01%
Advantage Checking	$500	0.01%	0.01%
Clean Slate Checking	$10	n/a	n/a
Teen Checking	-	n/a	n/a

Money Market

Balance Requirement	Rate	APY[1]
$1,000 - $9,999.99	1.00%	1.00%
$10,000 - $49,999.99	1.00%	1.00%
$50,000 - $99,999.99	1.00%	1.00%

$100,000 - $249,999.99	1.49%	1.50%
$250,000 and over	1.98%	2.00%

Share & IRA Certificates

$500 Minimum Deposit

Term	Rate	APY[1]
6-Month^	3.69%	3.75%
1-Year	3.93%	4.00%
15-Month	4.17%	4.25%
2-Year	2.48%	2.50%
3-Year	2.23%	2.25%
4-Year	2.23%	2.25%
5-Year	2.23%	2.25%

Business Share Accounts

Primary/Share Savings	Rate	APY[1]
From $100+	0.10%	0.10%
Business Basic Checking	n/a	n/a
Business Non-Profit Checking	n/a	n/a
Money Market	Rate	APY[1]
$1,000 - $49,999.99	1.98%	2.00%
$50,000 - $99,999.99	2.72%	2.75%
$100,000 - $499,999.99	2.96%	3.00%

$500,000 and over	2.96%	3.00%

Business Share Certificates

$500 Minimum Deposit

Term	Rate	APY[1]
1-Year	3.93%	4.00%
15-Month	4.17%	4.25%
2-Year	2.48%	2.50%
3-Year	2.23%	2.25%
4-Year	2.23%	2.25%
5-Year	2.23%	2.25%

[1]APY = Annual Percentage Yield. APY subject to change at any time. APY assumes compounding of dividends. Early withdrawals are subject to a penalty and will reduce APY.
[*]APR= Annual Percentage Rate. All loans are subject to credit approval and are granted based on individual creditworthiness, the ability to repay and credit score. Rates shown may not apply to every borrower. Rates quoted are subject to change. Quoted rates may not apply to refinances of existing Dover FCU loans.
^6-Month term not available on IRA Certificates.
[3]New Autos are the three most recent model years.
[4]Used Autos are model years 2017 through 2023.
[5]Home Equity Lines of Credit are variable-rate loans and may adjust monthly with the Prime rate as published in The Wall Street Journal. At no time will the APR go below the floor during the term of the stated loan.
[6]APR is over current share or share certificate rate.

Rates effective 10/20/2026.

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