

# PRODUCT INCENTIVES

Direct@Work

Through the Direct@Work partnership, you can take advantage of the following product incentives.

## SPECIAL CD RATES

11-MONTH CD

**2.35%** APY<sup>1</sup>

STANDARD DIRECT RATE: 2.25% APY<sup>1</sup>

18-MONTH CD

**2.60%** APY<sup>1</sup>

STANDARD DIRECT RATE: 2.50% APY<sup>1</sup>

30-MONTH CD

**3.10%** APY<sup>1</sup>

STANDARD DIRECT RATE: 3.00% APY<sup>1</sup>

## AUTO LOAN RATES

NEW • USED • REFINANCE

AS LOW AS

**2.39%** APY<sup>2</sup>

BASED ON 48 MONTH TERM

Employees receive a 0.25% discount off approved rate

## MORTGAGES

RECEIVE

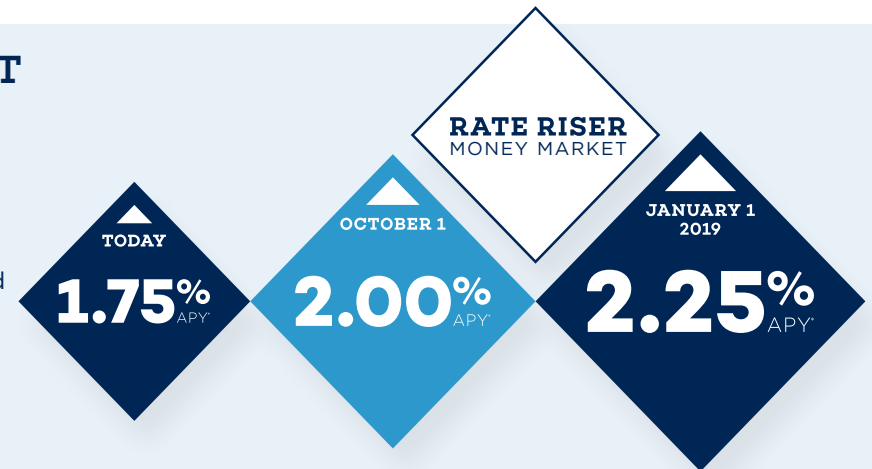
**\$500**  
OFF CLOSING COSTS<sup>5</sup>

Ask Jessica for more information on refinancing or purchasing a home

## MONEY MARKET

**When rates rise, shouldn't your savings?**

Rate starts at 1.75% APY<sup>3</sup> and will rise 0.25% on October 1, 2018 and January 1, 2019. Easy-access savings with six free withdrawals per month by check.



## SEASONAL SPECIAL: VISA CREDIT CARD BALANCE TRANSFER

Pay **0%** interest for the first six months when you transfer your credit card balance to us. Rate thereafter is **6.74%** APR<sup>4</sup> until the balance is paid in full.



**DIRECT**  
FEDERAL  
DIRECT.COM

Contact Jessica Glezellis to learn more: 781.433.2977 ♦ [jglezellis@direct.com](mailto:jglezellis@direct.com)

[DIRECT.COM/JESSICA](http://DIRECT.COM/JESSICA)



\*Please see the reverse for details. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Rates and offers listed are for Direct@Work members only. Offer subject to change or termination at any time.

<sup>1</sup>**CD Accounts:** Annual Percentage Yield (APY). The APY and dividend rates are effective as of 4/17/18 and may change at any time without notice. Minimum deposit of \$250.00 required to open and earn APY. The APY for all Share Certificates assumes the dividend will remain in the account until maturity. Withdrawal of dividends prior to maturity will reduce earnings. A penalty will be imposed for withdrawal of principal before maturity. Jumbo rates are .05 higher and apply for deposits of \$100,000 or more.

<sup>2</sup>**Auto Loans:** The rate listed is the Annual Percentage Rate (APR). The APR is effective as of 4/4/18 and subject to change. Maximum loan amount is \$100,000.00. The APR listed reflects a -.50% discount for having an automatic deduction set up from your Hub Checking Account at Direct Federal. Maximum loan-to-value is 120% of the MSRP (new autos) or Kelly Blue Book Value (used autos). Other terms and conditions may apply. Rates vary based on term, credit score and model year. Subject to credit approval. Minimum \$25,000 for loans greater than 75 months. Please contact us for details.

<sup>3</sup>**Money Market Accounts:** The Annual Percentage Yield (APY) disclosed for the Rate Riser Account is based on the APY and Dividend Rate in effect 3/31/2018 and guaranteed 0.25% rate increases on 10/1/2018, and 1/1/2019. After 3/31/2019, the Dividend Rate and APY may change monthly at the discretion of the Credit Union. This offer may be discontinued by the Credit Union at any time. The minimum deposit to open a Rate Riser Money Market Account is \$500 and there is a minimum daily balance of \$25,000 to earn the stated APY. If the balance in the Rate Riser Money Market Account falls below \$25,000 for any day during the month, no interest will be paid for that dividend period. The daily balance is the balance of your Account at the end of the day. New money only. The Credit Union reserves the right to limit deposits made after 9/30/2018 to this account.

<sup>4</sup>**Visa Credit Card:** Annual Percentage Rate (APR) of 0.00% is for balance transfers for the first 6 monthly billing statements, then the APR will be 6.74% until transferred balances are paid in full. The 6.74% APR is variable and is equal to The Wall Street Journal Prime Rate + 1.74%. The APR will be adjusted on the first day of each billing month by adding 1.74% (the "margin") to The Wall Street Journal Prime Rate as published on the last business day of the preceding calendar month (the "index"). This rate is available for balance transfers only. Balance transfers can not be used to pay down an existing Direct Federal loan balance. Cash back applies to purchases posted on your account less credits for returned merchandise. Point cash value of \$.01 will be earned for every qualifying dollar. Minimum of 5,000 points required for redemption. Rewards will be redeemed every November. APR of 10.49%, 13.74%, or 15.49% based on your creditworthiness for purchases and cash advances. The APR will be adjusted on the first day of each billing cycle by adding 5.74%, 8.74% or 10.74% (the "margin") to The Wall Street Journal Prime Rate as published on the last business day of the preceding calendar month (the "index").

<sup>5</sup>**Mortgages:** \$500.00 off closing costs applies for purchase or refinances for fixed or ARM products.