

PRODUCT INCENTIVES

Direct@Work

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

SPECIAL CD RATES

7-MONTH CD

2.55% APY¹

STANDARD DIRECT RATE: **2.45% APY¹**

15-MONTH CD

2.75% APY¹

STANDARD DIRECT RATE: **2.65% APY¹**

18-MONTH CD

2.95% APY¹

STANDARD DIRECT RATE: **2.85% APY¹**

AUTO LOAN RATES

NEW • USED • REFINANCE

AS LOW AS

2.39% APY²

BASED ON 48 MONTH TERM

Employees receive a 0.25% discount off approved rate

HUB | CHECKING ACCOUNT COMPLETELY FREE

RECEIVE

UP TO **\$20**/MONTH
IN ATM fee reimbursement⁵

No monthly service charges
Unlimited Free Standard Checks
\$0 stop payment fees

MORTGAGES

RECEIVE

\$500
OFF CLOSING COSTS⁶

Ask Jessica for more information on refinancing or purchasing a home

MONEY MARKET | RATE RISER

When rates rise, shouldn't your savings?

Rate starts at 2.25% APY³ and will rise if the federal prime rate increases.

Easy-access savings with six free withdrawals per month by check.

STARTS AT

2.25% APY

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 **7.24% APR⁴** until the balance is paid in full.

Contact Jessica Glezellis to learn more: 781.433.2977 ♦ jglezellis@direct.com



DIRECT
FEDERAL
DIRECT.COM

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.

¹**CD Accounts:** Annual Percentage Yield (APY). The APY and dividend rates are effective as of 12/1/18 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.

²**Auto Loans:** The rate listed is the Annual Percentage Rate (APR). The APR is effective as of 12/1/18 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.

³**Money Market Accounts:** The Annual Percentage Yield (APY) disclosed for the Rate Riser Account is based on the APY and Dividend Rate in effect 01/01/2019 . The rate of 2.25% is guaranteed through 12/31/19. Rate is guaranteed to rise if the federal prime rate rises. 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. Offer valid through 3/31/19.

⁴**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 a low variable rate of Prime Rate plus 1.74%, currently 7.24%. The 7.24% 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.

⁵**HUB Checking Account:** Checking account is free with Direct Deposit and E-Statements. Direct Federal is part of both the NYCE® and CIRRUS networks, which offer more than 900,000 ATM locations worldwide. You can make deposits to your account at one of over 200 NYCE® Shared Deposit ATM locations in Massachusetts. You can use your Direct Federal debit card for purchases anywhere that MasterCard is accepted. You never pay ATM surcharge fees when you access your account at one of the 2,000+ SUM locations; or any one of the 800+ ATMs in Publix Markets in Florida and Georgia.

⁶**Mortgages:** \$500.00 off closing costs applies for purchase or refinances for fixed or ARM products.