

DIVIDEND RATES Certificate, Savings, Spending & Checking Accounts

TERM CERTIFICATES

1/1/2025

CERTIFICATE PROMO

	Balance	Dividend Rate	APY
7-Month Flex Certificate	\$500-\$1,000,000	3.93%	4.00%

Offer for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household.

CERTIFICATE AND IRA CERTIFICATE ACCOUNTS

Term	\$2,000-\$9,999		\$10,000-\$99,999		\$100,000+	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
3 month	2.67%	2.70%	2.72%	2.75%	2.76%	2.80%
6 month	3.88%	3.95%	3.93%	4.00%	3.98%	4.05%
12 month	3.64%	3.70%	3.69%	3.75%	3.74%	3.80%
18 month	3.40%	3.45%	3.45%	3.51%	3.49%	3.55%
24 month	2.42%	2.45%	2.47%	2.50%	2.52%	2.55%
36 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
48 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%
60 month	1.93%	1.95%	1.98%	2.00%	2.03%	2.05%

SAVINGS, SPENDING AND CHECKING

SAVINGS, SPENDING AND CHECKING ACCOUNTS

	Minimum Balance	Dividend Rate	APY
Savings Account	\$0	0.03%	0.03%
Special Rate Savings Account (1)		2.23%	2.25%
Breeze Spending Account (2)		—	—
Easy Checking Account (3)		—	—
Smart Checking Account (4)	\$0-\$499	—	—
	\$500-\$9,999	0.03%	0.03%
	\$10,000-\$24,999	0.03%	0.03%
	\$25,000-\$49,999	0.03%	0.03%
	\$50,000 and above	0.03%	0.03%

(1) Special Rate Savings Account: \$1,000 minimum opening balance.

(2) Breeze Spending Account: \$5 minimum opening balance and is free.

(3) Easy Checking Accounts: \$5 minimum opening balance. Easy Checking Accounts opened on or prior to 03/31/2023 require eStatements to avoid a monthly maintenance fee. Easy Checking Accounts opened after 03/31/2023 require enrollment in online or mobile banking to avoid a monthly maintenance fee. Otherwise, a \$2 monthly fee applies.

(4) Smart Checking Account: \$5 minimum opening balance and is free with monthly direct deposit of at least \$500 or average daily balance of \$1,500 or more. Otherwise, a \$7 monthly fee applies.

RETIREMENT AND EDUCATIONAL SAVINGS ACCOUNTS

		Minimum Balance	Dividend Rate	APY
Retirement	Traditional and SEP IRAs	\$0	0.03%	0.03%
	Roth IRA		0.03%	0.03%
Education	Coverdell Education Savings		0.03%	0.03%

MONEY MARKET ACCOUNTS

	Minimum Balance	Dividend Rate	APY
	\$0	—	—
	to \$2,499	—	—
	to \$9,999	0.03%	0.03%
	to \$24,999	0.03%	0.03%
	to \$49,999	0.03%	0.03%
	to \$99,999	0.05%	0.05%
	and above	0.05%	0.05%

ULTRA MONEY MARKET ACCOUNTS

	Minimum Balance	Dividend Rate	APY
	\$0	0.03%	0.03%
	to \$24,999	1.00%	1.00%
	to \$99,999	1.00%	1.00%
	to \$249,999	1.00%	1.00%
	and above	1.00%	1.00%

Minimum opening balance of \$25,000 and is free with an average daily balance of \$25,000 or more each month. Otherwise, a \$15 monthly fee applies.

CLUB SAVINGS ACCOUNTS

	Minimum Balance	Dividend Rate	APY
Summer & Holiday Saver	w/ Direct Deposit	0.50%	0.50%
	w/o Direct Deposit	0.25%	0.25%

APY=Annual Percentage Yield. All rates and yields are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice.

Certificate accounts with a specific term earn the opening APY until the end of the term, unless otherwise specified. All certificate APYs assume dividends remain on deposit until maturity. Withdrawals, penalties and fees may reduce principal and earnings. Penalties will apply for early withdrawals. All rates, terms, services and conditions are subject to change without notice. Certificate will automatically renew into like term at the prevailing dividend rate.

Federally insured by NCUA



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