

savings rates

effective: April 1, 2025



business checking

| Product | Min Bal | APY* | NR |
|----------------------|--------------|-------|-------|
| \$0-\$2,499.99 | \$0.00 | 0.00% | 0.00% |
| \$2,500-\$9,999.99 | \$2,500.00 | 0.00% | 0.00% |
| \$10,000-\$24,999.99 | \$10,000.00 | 0.25% | 0.25% |
| \$25,000-\$99,999.99 | \$25,000.00 | 0.25% | 0.25% |
| \$100,000 or more | \$100,000.00 | 0.25% | 0.25% |

*APY = Annual Percentage Yield. The APY is current as of 4/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

certificates

| Product | Min Bal | APY* | NR |
|-------------------|----------|-------|-------|
| 3 month | \$500.00 | 0.50% | 0.50% |
| 6 month | \$500.00 | 4.00% | 3.94% |
| 12 month | \$500.00 | 4.25% | 4.18% |
| 18 month | \$500.00 | 0.90% | 0.90% |
| 24 month | \$500.00 | 1.00% | 1.00% |
| 36 month | \$500.00 | 3.00% | 2.97% |
| 48 month | \$500.00 | 2.65% | 2.62% |
| 60 month | \$500.00 | 2.55% | 2.53% |
| youth certificate | \$25.00 | 0.80% | 0.80% |

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health savings account

| Product | Min Bal | APY* | NR |
|---------------------|-------------|-------|-------|
| \$0-\$100 | \$0.00 | 0.00% | 0.00% |
| \$100-\$2,499.99 | \$100.00 | 0.50% | 0.50% |
| \$2,500-\$4,999.99 | \$2,500.00 | 0.75% | 0.75% |
| \$5,000-\$14,999.99 | \$5,000.00 | 1.00% | 1.00% |
| \$15,000 or more | \$15,000.00 | 1.25% | 1.24% |

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individual retirement account (IRA)

| Product | Min Bal | APY* | NR |
|----------|----------|-------|-------|
| 6 month | \$500.00 | 4.00% | 3.94% |
| 12 month | \$500.00 | 4.25% | 4.18% |
| 18 month | \$500.00 | 0.90% | 0.90% |
| 24 month | \$500.00 | 1.00% | 1.00% |
| 36 month | \$500.00 | 3.00% | 2.97% |
| 48 month | \$500.00 | 2.65% | 2.62% |
| 60 month | \$500.00 | 2.55% | 2.53% |

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money market

| Product | Min Bal | APY* | NR |
|-------------------|--------------|-------|-------|
| \$2,500-\$4,999 | \$2,500.00 | 0.35% | 0.35% |
| \$5,000-\$19,999 | \$5,000.00 | 0.40% | 0.40% |
| \$20,000-\$49,999 | \$20,000.00 | 0.45% | 0.45% |
| \$50,000-\$99,999 | \$50,000.00 | 0.50% | 0.50% |
| \$100,000 or more | \$100,000.00 | 0.55% | 0.55% |

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non-profit checking account

| Product | Min Bal | APY* | NR |
|---------------------|---------|-------|-------|
| \$0 - \$2,499 | \$0.00 | 0.00% | 0.00% |
| \$2,500 - \$9,999 | \$0.00 | 0.15% | 0.15% |
| \$10,000 - \$24,999 | \$0.00 | 0.20% | 0.20% |
| \$25,000 - \$99,999 | \$0.00 | 0.25% | 0.25% |
| \$100,000 plus | \$0.00 | 0.30% | 0.30% |

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non-profit variable rate certificate

| Product | Min Bal | APY* | NR |
|----------|------------|-------|-------|
| 12 month | \$2,500.00 | 0.65% | 0.65% |

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platinum money market

| Product | Min Bal | APY* | NR |
|-------------------------------|--------------|-------|-------|
| balances of \$100,000 or more | \$100,000.00 | 1.40% | 1.39% |

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premium money market

| Product | Min Bal | APY* | NR |
|------------------------------|-------------|-------|-------|
| balances of \$25,000 or more | \$25,000.00 | 0.85% | 0.85% |

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savings, checking & club accounts

| Product | Min Bal | APY* | NR |
|----------------|---------|-------|-------|
| savings | \$5.00 | 0.25% | 0.25% |
| checking | \$0.00 | 0.00% | 0.00% |
| IRA savings | \$0.00 | 0.45% | 0.45% |
| Christmas club | \$0.00 | 0.20% | 0.20% |
| vacation club | \$0.00 | 0.20% | 0.20% |

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