

# savings rates

effective: January 1, 2025



Friends you can bank on.

## 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 1/1/2025. 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	4.25%	4.15%
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	4.25%	4.18%
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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