deposit

effective: November 3, 2026

certificates rates

*APY = Annual Percentage Yield. The APY is current as of 11/3/2026. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Penalty for early withdrawal. Call us at 800.562.6049 for current information.

Product	Min Balance	APY*	NR
3 month	$500.00	0.50%	0.50%
6 month	$500.00	3.75%	3.70%
12 month	$500.00	4.50%	4.43%
18 month	$500.00	4.50%	4.43%
24 month	$500.00	3.00%	2.97%
36 month	$500.00	3.00%	2.97%
48 month	$500.00	3.00%	2.97%
60 month	$500.00	3.00%	2.97%
youth certificate	$25.00	0.80%	0.80%

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Service 1st Federal Credit Union, 1985 Montour Blvd., PO BOX 159, Danville, PA 17821. 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 (NCUA), a U.S. Government Agency.

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deposit

effective: November 3, 2026

business checking rates

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Product	Min Balance	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%**

hybrid advantage certificate rates

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Product	Min Balance	APY*	NR
12 month	**$5,000.00**	**3.29%**	**3.25%**

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deposit

effective: November 3, 2026

health savings account rates

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Product	Min Balance	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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deposit

effective: November 3, 2026

individual retirement account ira rates

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Product	Min Balance	APY*	NR
6 month	**$500.00**	**3.75%**	**3.70%**
12 month	**$500.00**	**4.50%**	**4.43%**
18 month	**$500.00**	**4.50%**	**4.43%**
24 month	**$500.00**	**3.00%**	**2.97%**
36 month	**$500.00**	**3.00%**	**2.97%**
48 month	**$500.00**	**3.00%**	**2.97%**
60 month	**$500.00**	**3.00%**	**2.97%**

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deposit

effective: November 3, 2026

money market rates

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Product	Min Balance	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%**

non profit checking account rates

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Product	Min Balance	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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deposit

effective: November 3, 2026

platinum money market rates

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Product	Min Balance	APY*	NR
balances of $100,000 or more	**$100,000.00**	**1.40%**	**1.39%**

premium money market rates

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Product	Min Balance	APY*	NR
balances of $25,000 or more	**$25,000.00**	**0.85%**	**0.85%**

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deposit

effective: November 3, 2026

savings, checking & club accounts rates

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Product	Min Balance	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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