

## INVESTMENT OPPORTUNITIES

Effective September 11, 2023

### CERTIFICATES - Minimum Deposit \$500

Account Type	Dividend Payment	Annual Rate	Annual % Yield
3+ Months	At Maturity	0.50%	0.50%
6+ Months	At Maturity	1.00%	1.00%
12+ Months	Quarterly	3.65%	3.70%
16+ Months Special*	Quarterly	4.65%	4.73%
18+ Months	Quarterly	2.50%	2.52%
23+ Months IRA Special**	Quarterly	4.50%	4.58%
24+ Months	Quarterly	2.50%	2.52%
36+ Months	Quarterly	1.90%	1.91%
48+ Months	Quarterly	2.10%	2.12%
60+ Months	Quarterly	2.20%	2.22%

Youth Certificate	Quarterly	3.65%	3.70%
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(For members under age 17; minimum deposit \$100; term is 12 months)

Dividends may be added to certificates, automatically transferred to another account, or mailed to you.

\*The 16-month certificate is a limited time offer. Loyalty Checking rate increase does not apply.

No add-on deposits are allowed. Upon maturity, this certificate will automatically convert to a 12-month certificate.

\*\*The 23-month IRA certificate is a limited time offer. Loyalty Checking rate increase does not apply.

No add-on deposits are allowed. Upon maturity, this certificate will automatically convert to a 24-month IRA certificate.

### IRAS: REGULAR / ROTH / EDUCATION

#### IRA SAVINGS - Minimum Deposit \$5

Account Type	Dividend Payment	Annual Rate	Annual % Yield
No term	Monthly	0.30%	0.30%

#### IRA CERTIFICATES - Minimum Deposit \$500

Terms of 12 - 60 months	Dividends added to balance	Same as certificate rates above
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### MONEY MANAGEMENT ACCOUNT

Minimum Deposit \$1,000

Lower tier rate equals checking account rate

Account Type	Dividend Payment	Annual Rate	Annual % Yield
\$0-\$999.99	Monthly	0.05%	0.05%
\$1,000-\$9,999.99		0.75%	0.75%
\$10,000-\$24,999.99		1.00%	1.01%
\$25,000-\$99,999.99		1.40%	1.41%
\$100,000 and UP		1.50%	1.51%

Please see an associate for further information about applicable fees and terms.

This credit union is federally insured  
by the National Credit Union Administration.