



INVESTMENT OPPORTUNITIES

Effective August 15, 2022

CERTIFICATES – Minimum Deposit \$500

| Account Type | Dividend Payment | Annual Rate | Annual % Yield |
|-------------------|------------------|-------------|----------------|
| 3+ Months | At Maturity | 0.20% | 0.20% |
| 6+ Months | At Maturity | 0.35% | 0.35% |
| 12+ Months | Quarterly | 0.50% | 0.50% |
| 18+ Months | Quarterly | 0.50% | 0.50% |
| 24+ Months | Quarterly | 0.70% | 0.70% |
| 36+ Months | Quarterly | 0.90% | 0.90% |
| 48+ Months | Quarterly | 0.95% | 0.95% |
| 60+ Months | Quarterly | 1.00% | 1.00% |
| Youth Certificate | Quarterly | 0.50% | 0.50% |

(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.

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 |
|-------------------------|----------------------------|---------------------------------|

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-\$4,999.99 | | 0.30% | 0.30% |
| \$5,000-\$9,999.99 | | 0.30% | 0.30% |
| \$10,000-\$24,999.99 | | 0.35% | 0.35% |
| \$25,000 and UP | | 0.45% | 0.45% |

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

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