

INVESTMENT OPPORTUNITIES

Effective October 07, 2024

CERTIFICATES - Minimum Deposit \$500

Account Type	Dividends Compounded & Credited	Standard Certificate		Checking Increase *	
		Dividend Rate	Annual % Yield	Dividend	Annual % Yield
3+ Months	At Maturity	2.50%	2.52%	2.75%	2.78%
6+ Months	At Maturity	3.75%	3.79%	4.00%	4.04%
12+ Months	Quarterly	3.50%	3.55%	3.75%	3.80%
18+ Months	Quarterly	3.25%	3.29%	3.50%	3.55%
24+ Months	Quarterly	3.00%	3.03%	3.25%	3.29%
36+ Months	Quarterly	2.55%	2.57%	2.80%	2.83%
48+ Months	Quarterly	2.50%	2.52%	2.75%	2.78%
60+ Months	Quarterly	2.50%	2.52%	2.75%	2.78%

Youth Certificate

Quarterly 3.50% 3.55%

(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.

* Members with Relationship or Loyalty Checking accounts receive a 0.25% certificate dividend rate increase.

IRAS: REGULAR / ROTH / EDUCATION

IRA SAVINGS - Minimum Deposit \$5

Account Type	Dividends Compounded & Credited	Dividend 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	Dividends Compounded & Credited	Dividend 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		1.75%	1.76%

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

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