

INVESTMENT OPPORTUNITIES

Effective May 15, 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	2.50%	2.52%
18+ Months	Quarterly	2.50%	2.52%
23+ Months IRA Special*	Quarterly	4.50%	4.58%
24+ Months	Quarterly	2.50%	2.52%
30+ Months Special**	Quarterly	4.00%	4.06%
36+ Months	Quarterly	1.80%	1.81%
48+ Months	Quarterly	1.90%	1.91%
60+ Months	Quarterly	2.00%	2.02%

Youth Certificate	Quarterly	2.50%	2.52%
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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 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.

**The 30-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 24-month 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-\$4,999.99		0.60%	0.60%
\$5,000-\$9,999.99		0.75%	0.75%
\$10,000-\$24,999.99		0.80%	0.80%
\$25,000 and UP		1.10%	1.11%

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

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