

INVESTMENT OPPORTUNITIES

Effective January 09, 2023

CERTIFICATES - Minimum Deposit \$500

Account Type	Dividend Payment	Annual Rate	Annual % Yield
3+ Months	At Maturity	0.20%	0.20%
6+ Months	At Maturity	0.65%	0.65%
12+ Months	Quarterly	0.95%	0.95%
16 Month Special**	Quarterly	3.50%	3.55%
18+ Months	Quarterly	1.00%	1.00%
24+ Months	Quarterly	1.10%	1.11%
36+ Months	Quarterly	1.25%	1.26%
48+ Months	Quarterly	1.30%	1.31%
60+ Months	Quarterly	1.40%	1.41%

Youth Certificate Quarterly 0.95% 0.95%

(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.

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		0.30%	0.30%
\$5,000-\$9,999.99		0.30%	0.30%
\$10,000-\$24,999.99		0.35%	0.35%
\$25,000 and UP		0.52%	0.52%

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

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