



Savings Rates

Rates effective January 13, 2023 (*Interest earning may be affected by fees)

Share Savings

Account Type	Minimum Balance	APR*	APY*
Share Savings	\$50.01	0.25%	0.25%
Loan Payment Share Savings	\$50.01	0.25%	0.25%
Kids' Cash Savings Program*	None	0.25%	0.25%
Club Accounts**	\$50.01	0.25%	0.25%
(HSA) Health Savings Account***	\$50.01	0.25%	0.25%

*Annual percentage rate and annual percentage yield. Dividends are credited monthly based on day of deposit, day of withdrawal. Minimum balance of \$50.01 is required to earn interest on all account types except Kids' Cash Savings. Interest earnings may be affected by fees.

**Club Accounts include Special Purpose, Christmas and Vacation Accounts

***Health Savings Accounts are subject to the completion of an application and the account's features, terms and conditions, which are subject to change at any time in accordance with applicable laws and agreements. Please see any branch for full details.

Term Share Certificates

Account Type	Minimum Balance	APR*	APY*
6 Month	\$1,000	2.472%	2.50%
12 Month	\$1,000	3.542%	3.60%
24 Month	\$1,000	2.96%	3.00%
36 Month	\$1,000	3.057%	3.10%
48 Month	\$1,000	3.105%	3.15%
60 Month	\$1,000	3.154%	3.20%
Kids' Only Savings (12 Month)	\$250	3.542%	3.60%

*Annual percentage rate and annual percentage yield. There are dividend penalties for early withdrawal. Refer to certificate for details. Minimum balance of \$1,000.00 is required for all account types except Kids Only Savings which require a minimum balance of \$250.00. Interest earnings may be affected by fees.

Money Market Savings and IRAs

Account type: Traditional, Roth and Educational

Account Type	APR*	APY*
\$2,000 to \$19,999.99	1.094%	1.10%
\$20,000 to \$49,999.99	1.193%	1.20%
\$50,000 and up	1.391%	1.40%

*Annual percentage rate and annual percentage yield. Account balances below \$2,000 minimum earn 0.20% less than posted regular share rate. Interest earnings may be affected by fees.

IRA Term Share Certificates

Account type: Traditional, Roth and Educational

Account Type	Minimum Balance	APR*	APY*
12 Month	\$1,000/\$500	3.542%	3.60%
24 Month	\$1,000/\$500	2.96%	3.00%
36 Month	\$1,000/\$500	3.057%	3.10%
48 Month	\$1,000/\$500	3.105%	3.15%
60 Month	\$1,000/\$500	3.154%	3.20%

*Annual percentage rate and annual percentage yield. Dividends are compounded and posted monthly. There are penalties for early withdrawal. Minimum balance of \$1,000 or \$500 on education IRAs. Interest earnings may be affected by fees.



*Membership eligibility required. Federally insured by NCUA. Equal housing lender. Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.