



November 21, 2022

**UPDATE**

Terms and rates for all certificates are listed. The following certificate rates are effective 11/21/22. Certificate Rates are subject to change at the discretion of the credit union.

**APY = ANNUAL PERCENTAGE YIELD**

**STEP RATE CERTIFICATES**

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
2 Years	1.74%	1.75%	\$ 1,000	Monthly
2 Years	1.75%	1.75%	\$ 1,000	Annually

**IRA CERTIFICATES**

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
6 Months	1.50%	1.50%	\$ 1,000	At Maturity
9 Months	2.50%	2.50%	\$ 1,000	At Maturity
1 Year	1.60%	1.60%	\$ 1,000	At Maturity
16 Months	3.50%	3.50%	\$ 1,000	Annually
18 Months	0.80%	0.80%	\$ 1,000	Annually
2 Years	1.75%	1.75%	\$ 1,000	Annually
32 Months	4.00%	4.00%	\$ 1,000	Annually
3 Years	2.25%	2.25%	\$ 1,000	Annually
4 Years	2.25%	2.25%	\$ 1,000	Annually
5 Years	2.50%	2.50%	\$ 1,000	Annually

**REGULAR CERTIFICATES\***

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
3 Months	0.25%	0.25%	\$ 1,000	At Maturity
6 Months	1.49%	1.50%	\$ 1,000	At Maturity
9 Months	2.47%	2.50%	\$ 1,000	At Maturity
1 Year	1.59%	1.60%	\$ 1,000	Monthly
1 Year	1.60%	1.60%	\$ 1,000	At Maturity
16 Months	3.44%	3.50%	\$ 1,000	Monthly
16 Months	3.50%	3.50%	\$ 1,000	Annually
18 Months	0.80%	0.80%	\$ 1,000	Monthly
18 Months	0.80%	0.80%	\$ 1,000	Annually
2 Years	1.74%	1.75%	\$ 1,000	Monthly
2 Years	1.75%	1.75%	\$ 1,000	Annually
32 Months	3.92%	4.00%	\$ 1,000	Monthly
32 Months	4.00%	4.00%	\$ 1,000	Annually
3 Years	2.23%	2.25%	\$ 1,000	Monthly
3 Years	2.25%	2.25%	\$ 1,000	Annually
4 Years	2.23%	2.25%	\$ 1,000	Monthly
4 Years	2.25%	2.25%	\$ 1,000	Annually
5 Years	2.47%	2.50%	\$ 1,000	Monthly
5 Years	2.50%	2.50%	\$ 1,000	Annually

\*Jumbo Certificate rates are equal to Regular Certificate rates.

**Our mission is Members Helping Members Achieve Financial Well-Being.**