

July 25, 2022

UPDATE

Terms and rates for all certificates are listed. The following certificate rates are effective 07/25/22. Certificate Rates are subject to change at the discretion of the credit union.

APY = ANNUAL PERCENTAGE YIELD

STEP RATE CERTIFICATES						IR	A CERTIF	ICATES				
<u>Period</u>	<u>Rate</u>	APY	<u>Minimum</u>		Dividend <u>Payment</u>		Period Rate		<u>APY</u>	Minimum		Dividend <u>Payment</u>
2 Years 2 Years	0.80% 0.80%	0.80% 0.80%	\$ \$	1,000 1,000	Monthly Annually	9	Months Months 1 Year Months Months Months 2 Years	0.45% 1.99% 0.70% 2.50% 0.80%	0.45% 2.00% 0.70% 2.50% 0.80% 0.90%	\$ \$ \$ \$ \$ \$	1,000 1,000 1,000 1,000	At Maturity At Maturity At Maturity Annually Annually Annually
REGULAR CERTIFICATES*					5							•
<u>Period</u>	Rate	<u>APY</u>		<u>nimum</u>	Dividend Payment	:	2 Months 3 Years 4 Years	3.00% 0.85% 1.00%	3.00% 0.85% 1.00%	\$ \$ \$	1,000 1,000	Annually Annually Annually
3 Months	0.25%	0.25%	\$	1,000	At Maturity	;	5 Years	1.15%	1.15%	\$	1,000	Annually
6 Months	0.45%	0.45%	\$	1,000	At Maturity							
9 Months	1.99%	2.00%	\$	1,000	At Maturity							
1 Year	0.70%	0.70%	\$	1.000	Monthly							
1 Year	0.70%	0.70%	\$		At Maturity							
16 Months	2.47%	2.50%	\$,	Monthly							
16 Months	2.50%	2.50%	\$	1,000	Annually							
18 Months 18 Months	0.80% 0.80%	0.80% 0.80%	\$ \$		Monthly Annually							
					•							
2 Years 2 Years	0.90% 0.90%	0.90% 0.90%	\$ \$		Monthly Annually							
32 Months 32 Months	2.96% 3.00%	3.00% 3.00%	\$ \$		Monthly Annually							
3 Years 3 Years	0.85% 0.85%	0.85% 0.85%	\$ \$,	Monthly Annually							
3 Teals	0.00%	0.00%	φ	1,000	Airiually							
4 Years 4 Years	1.00% 1.00%	1.00% 1.00%	\$ \$	1,000 1,000	Monthly Annually							
5 Years 5 Years	1.14% 1.15%	1.15% 1.15%	\$ \$	1,000 1,000	Monthly Annually							

^{*}Jumbo Certificate rates are equal to Regular Certificate rates.

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