



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

| <u>Period</u> | <u>Rate</u> | <u>APY</u> | <u>Minimum</u> | <u>Dividend Payment</u> |
|---------------|-------------|------------|----------------|-------------------------|
| 2 Years | 0.80% | 0.80% | \$ 1,000 | Monthly |
| 2 Years | 0.80% | 0.80% | \$ 1,000 | Annually |

IRA CERTIFICATES

| <u>Period</u> | <u>Rate</u> | <u>APY</u> | <u>Minimum</u> | <u>Dividend Payment</u> |
|---------------|-------------|------------|----------------|-------------------------|
| 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 | At Maturity |
| 16 Months | 2.50% | 2.50% | \$ 1,000 | Annually |
| 18 Months | 0.80% | 0.80% | \$ 1,000 | Annually |
| 2 Years | 0.90% | 0.90% | \$ 1,000 | Annually |
| 32 Months | 3.00% | 3.00% | \$ 1,000 | Annually |
| 3 Years | 0.85% | 0.85% | \$ 1,000 | Annually |
| 4 Years | 1.00% | 1.00% | \$ 1,000 | Annually |
| 5 Years | 1.15% | 1.15% | \$ 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 | 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% | \$ 1,000 | At Maturity |
| 16 Months | 2.47% | 2.50% | \$ 1,000 | Monthly |
| 16 Months | 2.50% | 2.50% | \$ 1,000 | Annually |
| 18 Months | 0.80% | 0.80% | \$ 1,000 | Monthly |
| 18 Months | 0.80% | 0.80% | \$ 1,000 | Annually |
| 2 Years | 0.90% | 0.90% | \$ 1,000 | Monthly |
| 2 Years | 0.90% | 0.90% | \$ 1,000 | Annually |
| 32 Months | 2.96% | 3.00% | \$ 1,000 | Monthly |
| 32 Months | 3.00% | 3.00% | \$ 1,000 | Annually |
| 3 Years | 0.85% | 0.85% | \$ 1,000 | Monthly |
| 3 Years | 0.85% | 0.85% | \$ 1,000 | Annually |
| 4 Years | 1.00% | 1.00% | \$ 1,000 | Monthly |
| 4 Years | 1.00% | 1.00% | \$ 1,000 | Annually |
| 5 Years | 1.14% | 1.15% | \$ 1,000 | Monthly |
| 5 Years | 1.15% | 1.15% | \$ 1,000 | Annually |

*Jumbo Certificate rates are equal to Regular Certificate rates.

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