



July 5, 2022

UPDATE

Terms and rates for all certificates are listed. The following certificate rates are effective 07/05/22. 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

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
1 Year	0.70%	0.70%	\$ 1,000	Monthly
1 Year	0.70%	0.70%	\$ 1,000	At Maturity
16 Months	1.98%	1.98%	\$ 1,000	Monthly
16 Months	1.98%	2.00%	\$ 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	2.47%	2.47%	\$ 1,000	Monthly
32 Months	2.47%	2.50%	\$ 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%	1.14%	\$ 1,000	Monthly
5 Years	1.14%	1.15%	\$ 1,000	Annually

*Jumbo Certificate rates are equal to Regular Certificate rates.

IRA CERTIFICATES

<u>Period</u>	<u>Rate</u>	<u>APY</u>	<u>Minimum</u>	<u>Dividend Payment</u>
1 Year	0.70%	0.70%	\$ 1,000	At Maturity
18 Months	0.80%	0.80%	\$ 1,000	Annually
2 Years	0.90%	0.90%	\$ 1,000	Annually
3 Years	0.85%	0.85%	\$ 1,000	Annually
4 Years	1.00%	1.00%	\$ 1,000	Annually
5 Years	1.14%	1.15%	\$ 1,000	Annually

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

Email Address: contact@ukfcu.org

www.ukfcu.org