

Deposit Product Rates

Effective Date: 5/1/2019
APY = Annual Percentage Yield



Advantages Certificate of Deposit™ / IRA Certificate of Deposit™

	\$500 to \$9,999.99		\$10,000 to \$74,999		\$75,000 +	
	Rate	APY ¹	Rate	APY	Rate	APY
6 mos	1.29 %	1.30 %	1.59 %	1.60 %	1.88 %	1.90 %
12 mos	1.88 %	1.90 %	2.03 %	2.05 %	2.23 %	2.25 %
18 mos	1.98 %	2.00 %	2.23 %	2.25 %	2.42 %	2.45 %
20 mos Special*	2.57 %	2.60 %	2.57 %	2.60 %	2.57 %	2.60 %
24 mos	2.23 %	2.25 %	2.37 %	2.40 %	2.47 %	2.50 %
36 mos	2.37 %	2.40 %	2.47 %	2.50 %	2.57 %	2.60 %
48 mos	2.52 %	2.55 %	2.62 %	2.65 %	2.72 %	2.75 %
60 mos	2.76 %	2.80 %	2.86 %	2.90 %	2.96 %	3.00 %

Advantages Money Market Savings™ Account²

	< \$10,000		\$10,000 to \$49,999		\$50,000 +	
	Rate	APY	Rate	APY	Rate	APY
	1.14 %	1.15 %	1.44 %	1.45 %	1.74 %	1.75 %

Rewards Checking PLUS³

	< \$10,000		\$10,000 to \$49,999		\$50,000 +	
	Rate	APY	Rate	APY	Rate	APY
	0.75 %	0.75 %	1.00 %	1.00 %	1.49 %	1.50 %

IRA Savings Accounts (Traditional / Roth)

	< \$50,000		\$50,000 +	
	Rate	APY	Rate	APY
	1.44 %	1.45 %	1.74 %	1.75 %

	Rate	APY
Share Savings and Special Savings Accounts ⁴	0.80 %	0.80 %
Health Savings Accounts.....	0.80 %	0.80 %

Call 800-288-6423 | Visit uecu.org

1. Dividend Rate and Annual Percentage Yield (APY) is quoted as of May 1, 2019. Minimum deposit of \$500 is required to open the account. You may not make additional deposits after the account is open. APY assumes the principal and dividends remain on deposit until maturity. A penalty is imposed for partial or full withdrawals prior to maturity. Penalty fees could reduce earnings on account. Certificate renews automatically. *20 mos certificate renews automatically for 18 months.
 2. No minimum balance required to earn APY. Minimum daily balance of \$2,500 required to avoid \$10.00 monthly fee.
 3. \$10 monthly service fee will not be charged if a minimum daily balance of \$500 is maintained or if a total of \$500 in electronic deposits is made to your Rewards Checking PLUS account during the month. 4. Minimum balance to earn APY is \$5.00.

