

Deposit Product Rates



Effective Date: 11/17/2023

APY=Annual Percentage Yield

Advantages Certificate of Deposit™ / IRA Certificate of Deposit™

	\$500 to \$9,999.99		\$10,000 to \$74,999.99		\$75,000 +	
	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
3 mos	3.93%	4.00%	4.02%	4.10%	4.12%	4.20%
6 mos	3.98%	4.05%	4.07%	4.15%	4.17%	4.25%
12 mos	4.22%	4.30%	4.31%	4.40%	4.41%	4.50%
15 mos CD SPECIAL	5.03%	5.15%	5.03%	5.15%	5.03%	5.15%
18 mos	3.98%	4.05%	4.07%	4.15%	4.17%	4.25%
24 mos	3.78%	3.85%	3.88%	3.95%	3.98%	4.05%
36 mos	3.69%	3.75%	3.78%	3.85%	3.88%	3.95%
48 mos	3.59%	3.65%	3.69%	3.75%	3.78%	3.85%
60 mos	3.49%	3.55%	3.59%	3.65%	3.69%	3.75%

Advantages Money Market Savings™ Account²

< \$10,000		\$10,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 to \$249,999.99		\$250,000 to \$499,999.99		\$500,000 +	
Rate	APY ¹	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
1.00%	1.00%	1.09%	1.10%	1.19%	1.20%	1.54%	1.55%	1.83%	1.85%	2.08%	2.10%

Rewards Checking PLUS³ powered by BaZing

< \$10,000		\$10,000 to \$49,999.99		\$50,000 +	
Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
0.50%	0.50%	0.55%	0.55%	0.60%	0.60%

IRA Savings Accounts (Traditional / Roth)

< \$10,000		\$10,000 to \$49,999.99		\$50,000 to \$99,999.99		\$100,000 to \$249,999.99		\$250,000 to \$499,999.99		\$500,000 +	
Rate	APY ¹	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
1.00%	1.00%	1.09%	1.10%	1.19%	1.20%	1.54%	1.55%	1.83%	1.85%	2.08%	2.10%

	Rate	APY ¹
Share Savings and Special Savings Accounts	0.55%	0.55%
Health Savings Account	0.55%	0.55%

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1. APY = Annual Percentage Yield. Rates are effective as of 11/17/2023. All rates and information are subject to change at any time without notice. Fees could reduce earnings on the account, see Fee Schedule for details. Opening balance and minimum balance of \$500 for all certificates. For CDs, APY is based on the assumption that dividends will remain in the account until maturity and the minimum balance is maintained. After a CD is opened, you cannot make additional deposits into the account during the term. A withdrawal request will reduce earnings. A penalty will be imposed if you withdraw funds before a CD maturity date. Certificate penalty information is detailed in the Truth-In-Savings Disclosure. 15-month certificate renews at 12 months after maturity. See Credit Union for additional terms and conditions.
 2. Minimum daily balance of \$2,500 required to avoid \$10.00 monthly fee.
 3. \$7 monthly service fee will not be charged if a minimum daily balance of \$1,000 is maintained or if a total of \$1,000 in direct deposits or electronic deposits is made to your Rewards Checking PLUS account during the month.

