

Deposit Product Rates



Effective Date: 1/2/2026

1. APY = Annual Percentage Yield. All rates and information are subject to change at any time without notice. APY assumes dividends remain on deposit. A withdrawal of dividends will reduce earnings. Fees could reduce earnings on the account, see Fee Schedule for details. Dividends will be credited on the last day of the current statement cycle. If you close your account before dividends are credited, you will receive accrued dividends prior to closing, except for certificates of deposits (CD) redeemed during a grace period. For CDs, opening balance and minimum balance of \$500. CD APY assumes 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. 5-month certificate renews at 3-months after maturity. 9-month certificate renews at 6-months after maturity. See Truth-In-Savings Disclosure for full terms and conditions of all accounts, including CD penalty information.

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	3.45%	3.50%	3.54%	3.60%	3.64%	3.70%
5 mos Special	3.74%	3.80%	3.74%	3.80%	3.74%	3.80%
6 mos	3.40%	3.45%	3.49%	3.55%	3.59%	3.65%
9 mos Special	3.74%	3.80%	3.74%	3.80%	3.74%	3.80%
12 mos	3.45%	3.50%	3.54%	3.60%	3.64%	3.70%
18 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
24 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
30 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
36 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
48 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%
60 mos	3.25%	3.30%	3.35%	3.40%	3.45%	3.50%

Advantages Money Market Savings™ Account ²											
< \$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%	1.04%	1.05%	1.14%	1.15%	1.39%	1.40%	1.69%	1.70%	1.98%	2.00%

Kasasa Cash® Checking ³					
< = \$15,000		> \$15,000		Nonqualified	
Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
4.89%	5.00%	0.35%	0.35%	0.05%	0.05%

Kasasa Saver® ⁴					
< = \$50,000		> \$50,000		Nonqualified	
Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
1.98%	2.00%	0.50%	0.50%	0.05%	0.05%

Rewards Checking PLUS ⁵ Account no longer offered. For existing grandfathered accounts, the following rates apply:					
< \$10,000		\$10,000 to \$49,999.99		\$50,000 +	
Rate	APY ¹	Rate	APY ¹	Rate	APY ¹
0.20%	0.20%	0.25%	0.25%	0.30%	0.30%

2. Minimum daily balance of \$2,500 required to avoid \$10.00 monthly fee.

3. When Kasasa Cash® qualifications are met during a Monthly Qualification Cycle, daily balances earn the qualifying dividend rate that corresponds to the daily balance. If the Kasasa Cash® account qualifications are not met during a Monthly Qualification Cycle, daily balances earn the nonqualifying dividend rate. If the Kasasa Cash account is closed during the Monthly Qualification Cycle, you will receive dividends accrued at the nonqualifying rate through the date of account closure. Dividends in Kasasa Cash® do not compound if dividends are automatically transferred to the Kasasa Saver® account within one day. See Truth-In-Savings Disclosure for full terms and conditions including monthly qualification requirements and automatic dividend transfers.

4. When your Kasasa Cash® or Kasasa Cash Back® account qualifications are met during a Monthly Qualification Cycle, daily balances in your Kasasa Saver® account earn the qualifying dividend rate that corresponds to the daily balance. When your Kasasa Cash® or Kasasa Cash Back® qualifications are not met, daily balances earn the nonqualifying dividend rate. If the Kasasa Saver® account is closed during the Monthly Qualification Cycle, you will receive dividends accrued at the nonqualifying rate through the date of account closure. See Truth-In-Savings Disclosure for full terms and conditions including monthly qualification requirements.

5. \$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.

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%	1.04%	1.05%	1.14%	1.15%	1.39%	1.40%	1.69%	1.70%	1.98%	2.00%

										Rate	APY ¹
Share Savings and Special Savings Accounts										0.45%	0.45%
Health Savings Account										0.45%	0.45%

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