

Deposit Product Rates



Effective Date: 6/1/2026

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. 9-month certificate renews at 6-months after maturity. 13-month certificate renews at 12-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%
6 mos	3.45%	3.50%	3.54%	3.60%	3.64%	3.70%
9 mos Special	3.83%	3.90%	3.83%	3.90%	3.83%	3.90%
12 mos	3.45%	3.50%	3.54%	3.60%	3.64%	3.70%
13 mos Special	3.93%	4.00%	3.93%	4.00%	3.93%	4.00%
18 mos	3.45%	3.50%	3.54%	3.60%	3.64%	3.70%
24 mos	3.49%	3.55%	3.59%	3.65%	3.69%	3.75%
30 mos	3.49%	3.55%	3.59%	3.65%	3.69%	3.75%
36 mos	3.49%	3.55%	3.59%	3.65%	3.69%	3.75%
48 mos	3.49%	3.55%	3.59%	3.65%	3.69%	3.75%
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%	1.04%	1.05%	1.14%	1.15%	1.39%	1.40%	1.69%	1.70%	1.98%	2.00%

Kasasa Cash® Checking³

< = \$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 PLUS⁵ 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%

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%

Call 800.288.6423 | Visit uecu.org

