



<b>Savings*</b> <i>Minimum balance to earn dividend</i>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
\$25	0.10%	0.10%
\$10,000	0.25%	0.25%
\$25,000	0.35%	0.35%
\$100,000+	0.40%	0.40%

\* For Savings, \$5 is the minimum balance required to maintain Membership.

Rate may change after the account has opened. APY is accurate as of the last dividend declaration date.

<b>Money Market</b> <i>Minimum balance to earn dividend</i>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
\$2,500	0.15%	0.15%
\$10,000	0.25%	0.25%
\$25,000	0.35%	0.35%
\$100,000	0.40%	0.40%

Rate may change after the account has opened. APY is accurate as of the last dividend declaration date. Min. balance to open is \$2,500.

<b>Checking</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>Advantage, Value, Fresh Start, College and Teen Checking</b>	N/A	N/A
<b>Interest Checking</b> <i>(Minimum balance to earn dividend)</i>		
\$1,000	0.05%	0.05%
\$10,000	0.15%	0.15%
\$25,000	0.25%	0.25%
\$100,000	0.30%	0.30%

Rate may change after the account has opened. APY is accurate as of the last dividend declaration date. Min. balance to open is \$50.

<b>Add-On Share Certificate*</b> <i>Minimum balance to earn dividend</i>	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
<b>12-Month</b> \$100-\$25,000	0.60%	0.60%
<b>Kid Saver</b> \$50-\$2,000	2.96%	3.00%

\* Early withdrawal penalties may apply to Share Certificates.

Add-On Certificate allows additional deposits during account term. Maximum allowed to \$2,000 per member under 18. APY is accurate as of the last dividend declaration date. Min. balance to open is \$50 for Kid Saver and \$100 for 12-Month.

<b>Share Certificates*</b> <i>Minimum balance to earn dividend</i>	<b>Fixed Share/IRA/Coverdell Certificate</b>	
	<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
6-Month	\$500	0.30%
	\$10,000	0.35%
	\$25,000	0.40%
	\$100,000	0.45%
12-Month	\$500	0.50%
	\$10,000	0.55%
	\$25,000	0.60%
	\$100,000	0.70%
24-Month	\$500	0.65%
	\$10,000	0.70%
	\$25,000	0.75%
	\$100,000	0.85%
36-Month	\$500	0.90%
	\$10,000	1.00%
	\$25,000	1.09%
	\$100,000	1.19%
48-Month	\$500	1.19%
	\$10,000	1.29%
	\$25,000	1.39%
	\$100,000	1.49%
60-Month	\$500	1.59%
	\$10,000	1.69%
	\$25,000	1.79%
	\$100,000	2.08%

\* Early withdrawal penalties may apply to Share Certificates.

Rate may change after the account has opened. APY is accurate as of the last dividend declaration date. Min. balance to open is \$500.

Note for all Members: All rates and terms subject to change without notice. Fees may reduce earnings on accounts. Dividends calculated daily. Refer to the Membership and Accounts Agreement and Schedule of Fees and Charges for more information or call one of our specialists at 424.320.4700 or call toll-free at 1.800.UCU.4510.

What? I can get a  
**3.00%** APY\*  
Certificate?



**That's right!**

Ask one of our friendly Financial Services Specialists for more details.

\*APY = Annual Percentage Yield. For primary members under 18. This certificate will convert to a regular certificate after member turns 18 years of age. Maximum deposits allowed is \$2,000 per member.

<b>Bump-Up Share/IRA/Coverdell Certificate*</b>	
<b>Dividend Rate</b>	<b>Annual Percentage Yield (APY)</b>
-	-
-	-
-	-
-	-
-	-
0.60%	0.60%
0.70%	0.70%
0.75%	0.75%
-	-
0.90%	0.90%
1.00%	1.00%
1.09%	1.10%
-	-
1.14%	1.15%
1.24%	1.25%
1.34%	1.35%
-	-
1.49%	1.50%
1.59%	1.60%
1.69%	1.70%

\* Bump-Up Rate Certificate allows one rate increase at any time during account term as selected by member at current prevailing rate.

Federally insured  
by NCUA

