



<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.

<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%

<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%

<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%

^ Add-On Certificate allows additional deposits during account term. Maximum allowed to \$2,000 per member under 18.

<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.

What? I can get a  
**3.00%** <sup>APY\*</sup>  
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.

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.

Federally insured  
by NCUA

