



| Savings* <i>Minimum balance to earn dividend</i> | Dividend Rate | Annual Percentage Yield (APY) |
|--|----------------------|--------------------------------------|
| \$25 | 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.

| Money Market <i>Minimum balance to earn dividend</i> | Dividend Rate | Annual Percentage Yield (APY) |
|--|----------------------|--------------------------------------|
| \$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.

| Checking | Dividend Rate | Annual Percentage Yield (APY) |
|---|----------------------|--------------------------------------|
| Advantage, Value, Fresh Start, College and Teen Checking | N/A | N/A |
| Interest Checking <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.

| Add-On Share Certificate* <i>Minimum balance to earn dividend</i> | Dividend Rate | Annual Percentage Yield (APY) |
|---|----------------------|--------------------------------------|
| 12-Month \$100-\$25,000 | 0.60% | 0.60% |
| Kid Saver \$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. Max. balance for Kid Saver is \$2,000, no additional deposits can be made, however interest will still accrue.

| Share Certificates* <i>Minimum balance to earn dividend</i> | Fixed Share/IRA/Coverdell Certificate | |
|---|--|--------------------------------------|
| | Dividend Rate | Annual Percentage Yield (APY) |
| 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.



1% Cash Rebate¹ in your checking account² and No Payments for 90 Days³!

- **1% Cash Rebate¹**
UCU will give you a cash rebate of 1% of your loan balance into your UCU checking account².
- **No Payments for 90 Days³**
Refinance your car loan from another lender and make no payments for 90 days!

¹Car loan cash rebate of 1% of the loan balance will be deposited into your UCU checking account after your first car loan payment. Rebate received may be subject to 1099 miscellaneous reporting.

²Must open a UCU checking account with a \$50 minimum deposit and sign up for eStatements to get the rebate.

³Payment can be deferred for 90 days, however, interest will accrue from the date of the contract.

Rates are based on an evaluation of credit history and other factors specific to your loan (such as loan term, loan amount, loan-to-value, age of collateral, as applicable) and may be higher than the lowest rates advertised. Rates are subject to change at any time.

Estimated monthly payment example: New auto loan of \$25,000 for 60 months for 100% LTV at 2.99% with Automatic Payment* and Repeat Borrower Discount** will have an estimated monthly payment of \$449.14.

*Includes an Automatic Payment discount of 0.25% from a UCU account only.

**Includes a Repeat Borrower discount of 0.25% based on minimum 6 months of positive UCU loan repayment history. Existing UCU loans are not eligible. To establish a membership, you must deposit at least \$5 to a Regular (Share) Savings Account. Contact UCU for complete details. Other restrictions may apply. UCU is federally insured by NCUA.

| Bump-Up Share/IRA/Coverdell Certificate* | |
|---|--------------------------------------|
| Dividend Rate | Annual Percentage Yield (APY) |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| 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

