

# **DEPOSIT RATES**

Effective May 1, 2024

# SAVINGS ACCOUNTS

ACCESS SAVINGS AND CREDIT BUILDER SHARES							
Dividend Rate APY* Min to Open Min to Earn APY							
0.100%	0.100%	\$25.00	\$100.00				
0.100%	0.100%	\$25.00	\$10,000.00				

HOLIDAY CLUB						
Dividend Rate APY* Min to Open Min to Earn APY*						
0.100%	0.100%	\$25.00	\$100.00			

## **CHECKING ACCOUNT**

ULTIMATE CHECKING								
Dividend Rate APY* Min to Open Min to Earn APY								
0.030%	0.030%	\$25.00	\$0.01					
0.030%	0.030%	\$25.00	\$10,000.00					
0.030%	0.030%	\$25.00	\$100,000.00					

PREMIUM ADVANTAGE MONEY MARKET							
Dividend Rate APY* Min to Open Min to Earn A							
0.449%	0.450%	\$2,500.00	\$2,500.00				
0.449%	0.500%	\$2,500.00	\$10,000.00				
0.648%	0.650%	\$2,500.00	\$25,000.00				
0.747%	0.750%	\$2,500.00	\$50,000.00				
0.846%	0.850%	\$2,500.00	\$100,000.00+				

# **YOUTH SAVINGS ACCOUNTS\*\***

CIRCUS CLUB ACCESS (0-12) & GREEN TEAM ACCESS (13-17)							
Dividend Rate APY* Min to Open Min to Earn A							
0.100%	0.100%	\$5.00	\$5.00				
0.100%	0.100%	\$5.00	\$10,000.00				

## **REWARDS+ ACCOUNTS**

REWARDS+						
Dividend Rate APY* Min to Open Min to Earn APY*						
0.250%	\$25.00	\$0.01 and up (If Qualified)				

#### **IRA SAVINGS**<sup>†</sup>

IRA SAVINGS/SEP/COVERDELL EDUCATION/ROTH							
Dividend Rate APY* Min to Open Min to Earn APY*							
0.100%	0.100%	\$100.00	\$100.00				
0.150%	0.150%	\$100.00	\$100,000.00				

### **IRA CERTIFICATES**<sup>†</sup>

IRA ROTH/TRADITIONAL/SEP/COVERDELL EDUCATION							
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*			
12 Mo	3.203%	3.250%	\$500.00	\$500.00			
24 Mo	3.445%	3.500%	\$500.00	\$500.00			
36 Mo	3.445%	3.500%	\$500.00	\$500.00			
48 Mo	3.445%	3.500%	\$500.00	\$500.00			
60 Mo	3.542%	3.600%	\$500.00	\$500.00			

### SHARE CERTIFICATES<sup>†</sup>

	CERTIFICATE/EARLY SAVER CERTIFICATE								
Term	<b>Dividend Rate</b>	APY*	Min to Open	Min to Earn APY*					
3 Mo	2.227%	2.500%	\$2,000.00/\$500.00	\$2,000.00					
6 Mo	2.960%	3.000%	\$2,000.00/\$500.00	\$2,000.00					
12 Mo	3.203%	3.250%	\$2,000.00/\$500.00	\$2,000.00					
24 Mo	3.445%	3.500%	\$2,000.00/\$500.00	\$2,000.00					
36 Mo	3.445%	3.500%	\$2,000.00/\$500.00	\$2,000.00					
48 Mo	3.445%	3.500%	\$2,000.00/\$500.00	\$2,000.00					
60 Mo	3.542%	3.600%	\$2,000.00/\$500.00	\$2,000.00					

\$5,000 10-MONTH STRETCH CERTIFICATE						
Dividend Rate APY* Min to Open Min to Earn APY*						
0.349% 0.350% \$5,000 \$5,000.00						

# JUMBO SHARE CERTIFICATES<sup>†</sup>

	\$50,000 MINIMUM CERTIFICATE				\$100,000 MINIMUM CERTIFICATE					
Term	Dividend Rate	APY*	Min to Open	Min to Open		Term	Dividend Rate	APY*	Min to Open	Min to Open
3 Mo	2.227%	2.500%	\$50,000.00	\$50,000.00		3 Mo	2.227%	2.500%	\$100,000.00	\$100,000.00
6 Mo	2.960%	3.000%	\$50,000.00	\$50,000.00		6 Mo	2.960%	3.000%	\$100,000.00	\$100,000.00
12 Mo	3.203%	3.250%	\$50,000.00	\$50,000.00		12 Mo	3.203%	3.250%	\$100,000.00	\$100,000.00
24 Mo	3.445%	3.500%	\$50,000.00	\$50,000.00		24 Mo	3.445%	3.500%	\$100,000.00	\$100,000.00
36 Mo	3.445%	3.500%	\$50,000.00	\$50,000.00		36 Mo	3.445%	3.500%	\$100,000.00	\$100,000.00
48 Mo	3.445%	3.500%	\$50,000.00	\$50,000.00		48 Mo	3.445%	3.500%	\$100,000.00	\$100,000.00
60 Mo	3.542%	3.600%	\$50,000.00	\$50,000.00		60 Mo	3.542%	3.600%	\$100,000.00	\$100,000.00

\*APY=Annual Percentage Yield. Rates quoted are subject to change at any time without notice Annual Percentage Yield assumes deposits, and dividends paid, are held to maturity. \*\*Early Saver Certificate applies to Circus Club and Green Team Accounts only. † Penalty for early withdrawal and fees or other conditions could reduce earnings on the account. If you make a withdrawal from your certificate before the maturity date, a penalty will be charged on the amount of the withdrawal based on the original term of the certificate. These penalties are as outlined: Up to 12 months: 90 days of dividends, 13+ months: 180 days of dividends. Please see Eagle Community Credit Union's Disclosure and Agreement of Terms and Conditions and Service Pricing Schedule for complete details and fee disclosure.



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