

# **DEPOSIT RATES**

Rates Effective 04/01/2024

## SAVINGS ACCOUNTS

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

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

PREMIUM ADVANTAGE MONEY MARKET								
Dividend Rate	APY*	Min to Open	Min to Earn APY*					
0.449%	0.450%	\$2,500.00	\$2,500.00					
0.499%	0.499% 0.500%		\$10,000.00					
0.648%	0.650%	\$2,500.00	\$25,000.00					
0.747%	0.747% 0.750%		\$50,000.00					
0.846%	0.850%	\$2,500.00	\$100,000.00+					

## CHECKING ACCOUNT

ULTIMATE CHECKING								
Dividend Rate	APY*	Min to Open	Min to Earn APY*					
0.030% 0.030%		\$25.00	\$0.01 \$10,000.00					
0.030%	0.030% 0.030%							
0.030%	0.030%	\$25.00	\$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 APY*				
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%	0.250%***	\$25.00	\$0.01 and up (if qualified)		

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

## IRA CERTIFICATES<sup>†</sup>

IRA RC	IRA ROTH/TRADITIONAL/SEP/COVERDELL EDUCATION									
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*						
12 Mo	4.889%	5.000%	\$500.00	\$500.00						
24 Mo	4.169%	4.250%	\$500.00	\$500.00						
36 Mo	4.410%	4.500%	\$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	Dividend Rate	APY*	Min to Open	Min to Earn APY*					
3 Mo	3.929%	4.000%	\$2,000.00/\$500.00	\$2,000.00					
6 Mo	4.169%	4.250%	\$2,000.00/\$500.00	\$2,000.00					
12 Mo	12 Mo 4.410%		\$2,000.00/\$500.00	\$2,000.00					
24 Mo	4.169%	4.250%	\$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%	\$5,000.00	\$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 Earn APY*	Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*
3 Mo	3.929%	4.000%	\$50,000.00	\$50,000.00	3 Мо	3.929%	4.000%	\$100,000.00	\$100,000.00
6 Mo	4.169%	4.250%	\$50,000.00	\$50,000.00	6 Mo	4.169%	4.250%	\$100,000.00	\$100,000.00
12 Mo	4.410%	4.500%	\$50,000.00	\$50,000.00	12 Mo	4.410%	4.500%	\$100,000.00	\$100,000.00
24 Mo	4.169%	4.250%	\$50,000.00	\$50,000.00	24 Mo	4.169%	4.250%	\$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 NCUA Eagle Community Credit Union's Disclosure and Agreement of Terms and Conditions and Service Pricing Schedule for complete details and fee disclosure.