

# DEPOSIT RATES

Rates Effective 05/01/2023

## 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         |

| 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%                         | 0.500% | \$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+    |

## 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     |

## 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      |

## KASASA® ACCOUNTS

| KASASA CASH®  |           |             |                                  |
|---------------|-----------|-------------|----------------------------------|
| Dividend Rate | APY*      | Min to Open | Min to Earn APY*                 |
| 0.050%        | 0.050%    | \$25.00     | \$0.01 and up (non-qualified)    |
| 2.225%        | 2.250%    | \$25.00     | \$0 - \$10,000.00 (if qualified) |
| 0.250%        | 0.250%*** | \$25.00     | \$10,000.00+ (if qualified)      |

\*\*\*0.25% APY paid on portion of balance over \$10,000 resulting in 2.25% - 0.43% APY depending on balance.

| KASASA SAVER® (only with Kasasa Cash® or Kasasa Cash Back®) |            |             |                                  |
|---|------------|-------------|----------------------------------|
| Dividend Rate   | APY*       | Min to Open | Min to Earn APY*                 |
| 0.050%  | 0.050%     | \$25.00     | \$0.01 and up (non-qualified)    |
| 0.499%  | 0.500%     | \$25.00     | \$0 - \$25,000.00 (if qualified) |
| 0.250%  | 0.500%**** | \$25.00     | \$25,001.00+ (if qualified)      |

\*\*\*\*0.50% APY paid on portion of balance over \$25,000 resulting in 0.50% - 0.30% APY.

Kasasa Accounts require qualifications to earn rewards/dividends. Please refer to eaglecu.org/kasasa for details.

## IRA SAVINGS†

| 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†

| IRA ROTH/TRADITIONAL/SEP/COVERDELL EDUCATION |               |        |             |                  |
|--|---------------|--------|-------------|------------------|
| Term   | Dividend Rate | APY*   | Min to Open | Min to Earn APY* |
| 12 Mo  | 4.405%        | 4.500% | \$500.00    | \$500.00         |
| 24 Mo  | 4.405%        | 4.500% | \$500.00    | \$500.00         |
| 36 Mo  | 4.405%        | 4.500% | \$500.00    | \$500.00         |
| 48 Mo  | 3.441%        | 3.500% | \$500.00    | \$500.00         |
| 60 Mo  | 3.538%        | 3.600% | \$500.00    | \$500.00         |

## SHARE CERTIFICATES†

| CERTIFICATE/EARLY SAVER CERTIFICATE |               |        |                     |                  |
|-------------------------------------|---------------|--------|---------------------|------------------|
| Term                                | Dividend Rate | APY*   | Min to Open         | Min to Earn APY* |
| 3 Mo                                | 3.924%        | 4.000% | \$2,000.00/\$500.00 | \$2,000.00       |
| 6 Mo                                | 3.924%        | 4.000% | \$2,000.00/\$500.00 | \$2,000.00       |
| 12 Mo                               | 3.922%        | 4.000% | \$2,000.00/\$500.00 | \$2,000.00       |
| 24 Mo                               | 3.441%        | 3.500% | \$2,000.00/\$500.00 | \$2,000.00       |
| 36 Mo                               | 3.441%        | 3.500% | \$2,000.00/\$500.00 | \$2,000.00       |
| 48 Mo                               | 3.441%        | 3.500% | \$2,000.00/\$500.00 | \$2,000.00       |
| 60 Mo                               | 3.538%        | 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†

| \$50,000 MINIMUM CERTIFICATE |               |        |             |                  |
|------------------------------|---------------|--------|-------------|------------------|
| Term                         | Dividend Rate | APY*   | Min to Open | Min to Earn APY* |
| 3 Mo                         | 3.924%        | 4.000% | \$50,000.00 | \$50,000.00      |
| 6 Mo                         | 3.924%        | 4.000% | \$50,000.00 | \$50,000.00      |
| 12 Mo                        | 3.922%        | 4.000% | \$50,000.00 | \$50,000.00      |
| 24 Mo                        | 3.441%        | 3.500% | \$50,000.00 | \$50,000.00      |
| 36 Mo                        | 3.441%        | 3.500% | \$50,000.00 | \$50,000.00      |
| 48 Mo                        | 3.441%        | 3.500% | \$50,000.00 | \$50,000.00      |
| 60 Mo                        | 3.538%        | 3.600% | \$50,000.00 | \$50,000.00      |

| \$100,000 MINIMUM CERTIFICATE |               |        |              |                  |
|-------------------------------|---------------|--------|--------------|------------------|
| Term                          | Dividend Rate | APY*   | Min to Open  | Min to Earn APY* |
| 3 Mo                          | 3.924%        | 4.000% | \$100,000.00 | \$100,000.00     |
| 6 Mo                          | 3.924%        | 4.000% | \$100,000.00 | \$100,000.00     |
| 12 Mo                         | 3.922%        | 4.000% | \$100,000.00 | \$100,000.00     |
| 24 Mo                         | 3.441%        | 3.500% | \$100,000.00 | \$100,000.00     |
| 36 Mo                         | 3.441%        | 3.500% | \$100,000.00 | \$100,000.00     |
| 48 Mo                         | 3.441%        | 3.500% | \$100,000.00 | \$100,000.00     |
| 60 Mo                         | 3.538%        | 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. Kasasa, Kasasa Cash, Kasasa Cash Back, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.