

# DEPOSIT RATES

Rates Effective 02/01/2024

## 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

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

## REWARDS+ FREE CHECKING

REWARDS+ FREE CHECKING			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.250%	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

## SHARE CERTIFICATES<sup>†</sup>

CERTIFICATE/EARLY SAVER CERTIFICATE				
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*
3 Mo	4.889%	5.000%	\$2,000.00/\$500.00	\$2,000.00
6 Mo	4.889%	5.000%	\$2,000.00/\$500.00	\$2,000.00
12 Mo	4.889%	5.000%	\$2,000.00/\$500.00	\$2,000.00
24 Mo	4.405%	4.500%	\$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

## IRA CERTIFICATES<sup>†</sup>

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	4.405%	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

\$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				
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*
3 Mo	4.889%	5.000%	\$50,000.00	\$50,000.00
6 Mo	4.889%	5.000%	\$50,000.00	\$50,000.00
12 Mo	4.889%	5.000%	\$50,000.00	\$50,000.00
24 Mo	4.405%	4.500%	\$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	4.889%	5.000%	\$100,000.00	\$100,000.00
6 Mo	4.889%	5.000%	\$100,000.00	\$100,000.00
12 Mo	4.889%	5.000%	\$100,000.00	\$100,000.00
24 Mo	4.405%	4.500%	\$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.

