



Personal Deposit Rates

Rate sheet printed: _____

Fixed-Rate Certificates[†] (effective 04/14/25)

\$1,000 minimum deposit

TERM	RATE	APY
3 Month	3.928%	4.00%
6 Month	4.121%	4.20%
12 Month	3.928%	4.00%
18 Month	3.735%	3.80%
24 Month	3.735%	3.80%
24 Month Step-Up	3.590%	3.65%
36 Month	3.687%	3.75%
48 Month	3.687%	3.75%
60 Month	3.687%	3.75%

Fixed-Rate IRA[†] (effective 04/14/25)

\$1,000 minimum deposit

TERM	RATE	APY
6 Month	4.121%	4.20%
12 Month	3.928%	4.00%
24 Month	3.735%	3.80%
24 Month Step-Up	3.590%	3.65%
36 Month	3.687%	3.75%
48 Month	3.687%	3.75%
60 Month	3.687%	3.75%

Variable-Rate Certificates^{†‡} (effective 08/23/24)

Early Saver Certificate

TERM		RATE	APY
12 Month	Up to \$20,000	3.928%	4.00%
12 Month	Over \$20,000	0.250%	0.25%

Variable-Rate IRA Savings[†] (effective 10/1/21)

\$100 minimum deposit

TERM	RATE	APY
Variable	0.010%	0.01%

Money Market Tier[†] (effective 12/15/23)

TIER	RATE	APY RANGE	APY RANGE <i>(w/bonus dividend)</i>
\$0 to \$10,000	0.010%	0.01%	0.01%
\$0 to \$10,000 <i>w/ Bonus Dividend[†]</i>	0.060%	0.06%	0.06%
\$10,000 to \$49,999.99	0.150%	0.01-0.12%	0.06-0.13%
\$50,000 to \$99,999.99	0.499%	0.12-0.31%	0.13-0.32%
\$100,000 to \$499,999.99	0.995%	0.31-0.86%	0.32-0.86%
\$500,000 to \$999,999.99	2.472%	0.86-1.68%	0.86-1.68%
\$1,000,000 and Greater	3.203%	1.68-3.25%	1.68-3.25%

Checking[†] (effective 10/01/24)

ACCOUNT TYPE	BALANCE	RATE	APY
Free	Any	0.000%	0.00%
Plus (without bonus)	\$0 to \$10,000	0.010%	0.01%
Plus (with bonus*)	\$0 to \$10,000	2.227%	2.25%
Plus	\$10,000 and more	0.010%	0.01%
Teen	\$0 to \$500	0.499%	0.50%
Teen	\$0 to \$500	0.499%	0.50%

Savings[†] (effective 01/02/24)

ACCOUNT TYPE	BALANCE	RATE	APY
Savings	\$100 and more	0.010%	0.01%
Teen & Kidz	\$5 and more	0.250%	0.25%

Rates are subject to change.

APY = Annual Percentage Yield

[†] Penalties may be imposed for early withdrawal on Certificates.

[‡] Dividends are based on UFCU's earnings at the end of a dividend period and cannot be guaranteed.

¹ Bonus Dividend applies only to the first \$10,000 in Money Market share deposits for accounts

with at least 10 qualifying transactions monthly in the same member's checking account.

* You must meet each of the following eligibility requirements to receive the Plus Checking bonus dividends: (1) At least twenty (20) eligible card transactions a month; (2) Eligible card transactions include purchases or spend transactions (exclude transaction such as cash withdrawals, transfers, cash advances, or balance transfers); and (3) There must be a balance greater than the par value of one share. Balances above \$10,000.00 are paid the standard Plus checking rate.