



Deposit Rates

Rate sheet printed: _____

Fixed-Rate Certificates[†] (effective 11/13/2020)

\$1,000 minimum deposit

TERM	RATE	APY
3 Month	0.100%	0.10%
6 Month	0.150%	0.15%
12 Month	0.200%	0.20%
24 Month Step-Up	0.150%	0.15%
24 Month	0.300%	0.30%
36 Month	0.349%	0.35%
48 Month	0.449%	0.45%
60 Month	0.648%	0.65%

Fixed-Rate IRA[†] (effective 11/13/2020)

\$1,000 minimum deposit

TERM	RATE	APY
3 Month	0.100%	0.10%
6 Month	0.150%	0.15%
12 Month	0.200%	0.20%
24 Month Step-Up	0.150%	0.15%
24 Month	0.300%	0.30%
36 Month	0.349%	0.35%
48 Month	0.449%	0.45%
60 Month	0.648%	0.65%

Variable-Rate Certificates^{†‡} (effective 7/1/2020)

Early Saver Certificate

TERM		RATE	APY
12 Month	Over \$20,000	0.250%	0.25%
12 Month	Up to \$20,000	1.490%	1.50%

Money Market[‡] (effective 1/1/2021)

ACCOUNT TYPE	BALANCE	RATE	APY
Money Market	Any	0.050%	0.05%
With Bonus Dividend	Up to \$100,000	0.250%	0.25%

Variable-Rate Certificates^{†‡} (effective 10/1/2012)

IRA

TERM	RATE	APY
Variable	0.250%	0.25%

Checking[‡] (effective 6/1/2021)

ACCOUNT TYPE	BALANCE	RATE	APY
Free	Any	0.000%	0.00%
Plus	\$1,000 and more	0.050%	0.05%
Teen	\$500 and more	0.000%	0.00%
Teen	Less than \$500	1.490%	1.50%
Business	Any	0.000%	0.00%
Premium Business	\$100 and more	0.050%	0.05%

Savings[‡] (effective 6/24/2015)

ACCOUNT TYPE	BALANCE	RATE	APY
Savings	\$2,500 and more	0.050%	0.05%
Savings	\$100-\$2,499	0.250%	0.25%
Teen & Kidz	\$5 and more	0.250%	0.25%
Business Savings	\$2,500 and more	0.050%	0.05%
Business Savings	\$100-\$2,499	0.250%	0.25%
Premium Business Savings	\$100 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.

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