



Deposit Rates

Rate sheet printed: _____

Fixed-Rate Certificates[†] (effective 08/01/2022)

\$1,000 minimum deposit

TERM	RATE	APY
3 Month	0.010%	0.01%
6 Month	0.449%	0.45%
12 Month	0.946%	0.95%
24 Month	0.946%	0.95%
24 Month Step-Up	0.797%	0.80%
36 Month	1.045%	1.05%
48 Month	1.144%	1.15%
60 Month	1.440%	1.45%

Variable-Rate Certificates[‡] (effective 10/1/2021)

Early Saver Certificate

TERM		RATE	APY
12 Month	Over \$20,000	0.250%	0.25%
12 Month	Up to \$20,000	0.499%	0.50%

Variable-Rate IRA Savings[‡] (effective 10/1/2021)

\$100 minimum deposit

TERM	RATE	APY
Variable	0.010%	0.01%

Savings[‡] (effective 10/1/2021)

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

Fixed-Rate IRA[†] (effective 08/01/2022)

\$1,000 minimum deposit

TERM	RATE	APY
6 Month	0.449%	0.45%
12 Month	0.946%	0.95%
24 Month	0.946%	0.95%
24 Month Step-Up	0.797%	0.80%
36 Month	1.045%	1.05%
48 Month	1.144%	1.15%
60 Month	1.440%	1.45%

Money Market[‡] (effective 08/01/2022)

ACCOUNT TYPE	BALANCE	RATE	APY
Money Market	Up to \$50,000	0.010%	0.01%
With Bonus Dividend	Up to \$50,000	0.060%	0.06%
Money Market	\$50,000 to \$100,000	0.150%	0.15%
Money Market	\$100,000 to \$150,000	0.449%	0.45%
Money Market	Over \$150,000	0.499%	0.50%

Checking[‡] (effective 10/1/2021)

ACCOUNT TYPE	BALANCE	RATE	APY
Free	Any	0.000%	0.00%
Plus	\$1,000 and more	0.010%	0.01%
Teen	\$500 and more	0.000%	0.00%
Teen	Less than \$500	0.499%	0.50%
Business	Any	0.000%	0.00%
Premium Business	\$100 and more	0.050%	0.05%

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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