



Deposit Rates

Rate sheet printed: _____

Fixed-Rate Certificates[†] (effective 9/14/2018)

TERM	Regular \$1,000–\$99,999		Jumbo \$100,000 & more	
	RATE	APY	RATE	APY
3 Month	0.100%	0.10%	0.349%	0.35%
6 Month	0.250%	0.25%	0.499%	0.50%
12 Month	2.129%	2.15%	2.374%	2.40%
24 Month Step-Up	2.374%	2.40%	2.618%	2.65%
24 Month	2.521%	2.55%	2.765%	2.80%
36 Month	2.618%	2.65%	2.862%	2.90%
48 Month	2.716%	2.75%	2.960%	3.00%
60 Month	2.960%	3.00%	3.203%	3.25%

Fixed-Rate IRA[†] (effective 9/14/2018)

TERM	Regular \$1,000–\$99,999		Jumbo \$100,000 & more	
	RATE	APY	RATE	APY
3 Month	0.100%	0.10%	0.349%	0.35%
6 Month	0.250%	0.25%	0.499%	0.50%
12 Month	2.129%	2.15%	2.374%	2.40%
24 Month Step-Up	2.374%	2.40%	2.618%	2.65%
24 Month	2.521%	2.55%	2.765%	2.80%
36 Month	2.618%	2.65%	2.862%	2.90%
48 Month	2.716%	2.75%	2.960%	3.00%
60 Month	2.960%	3.00%	3.203%	3.25%

Variable-Rate Certificates^{††} (effective 10/1/2018)

Early Saver Certificate

TERM		RATE	APY
12 Month	\$20,000 and more	0.250%	0.25%
12 Month	Less than \$20,000	3.105%	3.15%

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

IRA

TERM	RATE	APY
Variable	0.250%	0.25%

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%

Money Market[‡] (effective 10/1/2012)

ACCOUNT TYPE	BALANCE	RATE	APY
Money Market	Any	0.050%	0.05%
With Member Rewards	\$250,000 and more	0.050%	0.05%
With Member Rewards	Less than \$250,000	0.250%	0.25%

Checking[‡] (effective 10/1/2018)

ACCOUNT TYPE	BALANCE	RATE	APY
Free	Any	0.000%	0.00%
Plus	\$1,000 and more	0.010%	0.01%
Premium	\$2,500 and more	0.050%	0.05%
Teen	\$500 and more	0.000%	0.00%
Teen	Less than \$500	3.105%	3.15%
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.

1. Premium rates are available to Members with Premium Checking or Money Market Premium accounts.

2. Plus rates are available to Members with Plus Checking or Money Market Plus accounts.