



Personal Deposit Rates

Rate sheet printed: _____

Fixed-Rate Certificates[†] (effective 02/08/24)

\$1,000 minimum deposit

TERM	RATE	APY
3 Month	3.928%	4.00%
6 Month	3.928%	4.00%
12 Month	3.928%	4.00%
18 Month	3.928%	4.00%
24 Month	4.025%	4.10%
24 Month Step-Up	3.880%	3.95%
36 Month	4.266%	4.35%
48 Month	3.445%	3.50%
60 Month	3.203%	3.25%

Fixed-Rate IRA[†] (effective 02/08/24)

\$1,000 minimum deposit

TERM	RATE	APY
6 Month	3.98%	4.00%
12 Month	3.98%	4.00%
24 Month	4.025%	4.10%
24 Month Step-Up	3.880%	3.95%
36 Month	4.266%	4.35%
48 Month	3.445%	3.50%
60 Month	3.203%	3.25%

Variable-Rate Certificates^{†‡} (effective 02/08/24)

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 <small>(w/bonus dividend)</small>
\$0 to \$10,000	0.010%	0.01%	0.01%
\$0 to \$10,000 <small>w/ Bonus Dividend¹</small>	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%

¹Bonus 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.)

Checking[†] (effective 10/1/21)

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%

Savings[†] (effective 10/1/21)

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.

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