



CD RATE & CHARGE SCHEDULE

The rates and charges applicable to your account are provided below. This schedule is incorporated as part of your account disclosures. For each of the CDs below the dividend period is monthly and dividends are credited and compounded monthly on the average daily balance. The credit union may choose to offer other rates on these accounts or forgo early withdrawal penalties.

Effective Date: December 1, 2020

CERTIFICATE OF DEPOSIT RATES AND TERMS						
Term	Rate	Yield	Auto-Renewal or Non-Renewal 10 calendar day grace period	Minimum Opening Deposit	Allows for one rate "step-up" during the term after 12 months	Early Withdrawal Penalty
6 Month	0.15%	0.15%	X	\$500		90 days interest based on original amount.
12 Month	0.20%	0.20%	X	\$500		180 days interest based on original amount.
24 Month	0.30%	0.30%	X	\$500		
36 Month	0.50%	0.50%	X	\$500	X	
48 Month	0.50%	0.50%	X	\$500	X	
60 Month	0.75%	0.75%	X	\$500	X	
Growth Builder CD, for ages 0-23 Additional deposits of any amount can be made at any time.						
12 Month	0.20%	0.20%	X	\$200		None

