

RATES EFFECTIVE 01/01/25 THROUGH 01/31/25

Account Type	Suffix	Minimum Balance Required to Earn Disclosed Rate	Dividend Rate	Annual Percentage Yield (APY)
Savings	00	\$5.00 and above	0.05%	0.05%
Clubs	1-7, 10	\$0.01 and above	0.05%	0.05%
Traditional IRA Savings	13-19	\$100.00 and above	0.35%	0.35%
Roth IRA Savings	15-19	\$100.00 and above	0.35%	0.35%
Prime Checking	9,11,12	\$2,500.00 and above	0.01%	0.01%
Business Shares			0.50%	0.50%
Ideal Business Checking	9,11,12	\$0.01 and above	0.01%	0.01%
Dynamic Business Checking	9,11,12	\$0.01 to \$2,499.99 \$2,500 to \$9,999.99 \$10,000.00 and above	0.01% 0.01% 0.025%	0.01% 0.01% 0.025%
Community Business Checking		\$0.01 and above	0.025%	0.025%

MONEY MARKET RATES EFFECTIVE 01/01/25

Premier Money Market	8, 18	Less than \$1,000	0.00%	0.00%
		\$1,000 to \$9,999.99	0.30%	0.30%
		\$10,000 to \$24,999.99	0.45%	0.45%
		\$25,000 to \$49,999.99	0.50%	0.50%
		\$50,000.00 to \$74,999.99	0.60%	0.60%
		\$75,000.00 to \$99,999.99	0.75%	0.75%
		\$100,000 to \$249,999.99	1.00%	1.01%
Business Premier Money Market		\$250,000 and above	1.50%	1.51%
		0 - \$49,999.99	0.75%	0.75%
		\$50,000 to \$149,999.99	1.25%	1.26%
		\$150,000 and above	2.00%	2.02%

SHARE/IRA CERTIFICATE RATES EFFECTIVE 01/01/25**

** IRA certificate rates apply to Traditional IRA Certificates and Roth IRA Certificates

Term	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
180 Day	\$500.00	3.92%	4.00%
1 Year	\$500.00	3.60%	3.67%
2 Year	\$500.00	3.45%	3.51%
3 Year	\$500.00	3.40%	3.46%
4 Year	\$500.00	3.40%	3.46%
5 Year	\$500.00	3.40%	3.46%

BUSINESS CERTIFICATE RATES EFFECTIVE 01/01/25

Term	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
180 Day	\$500.00	4.40%	4.50%
1 Year	\$500.00	3.92%	4.00%
2 Year	\$500.00	3.65%	3.72%
3 Year	\$500.00	3.60%	3.67%
4 Year	\$500.00	3.60%	3.67%
5 Year	\$500.00	3.60%	3.67%

PLEASE CONTACT 520-795-8520 OR 800-303-8328 FOR THE MOST CURRENT RATE.

FEDERALLY INSURED BY NCUA

RATES SUBJECT TO CHANGE WITHOUT NOTICE. FEES MAY REDUCE EARNINGS