

DEPOSIT RATES

Rates Effective 11/25/2024

SAVINGS ACCOUNTS

ACCESS SAVINGS AND CREDIT BUILDER SHARES			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.100%	0.100%	\$25.00	\$100.00
0.100%	0.100%	\$25.00	\$10,000.00

HOLIDAY CLUB			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.100%	0.100%	\$25.00	\$100.00

PREMIUM ADVANTAGE MONEY MARKET			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.449%	0.450%	\$2,500.00	\$2,500.00
0.499%	0.500%	\$2,500.00	\$10,000.00
0.648%	0.650%	\$2,500.00	\$25,000.00
0.747%	0.750%	\$2,500.00	\$50,000.00
0.846%	0.850%	\$2,500.00	\$100,000.00+

CHECKING ACCOUNT

ULTIMATE CHECKING			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.030%	0.030%	\$25.00	\$0.01
0.030%	0.030%	\$25.00	\$10,000.00
0.030%	0.030%	\$25.00	\$100,000.00

YOUTH SAVINGS ACCOUNTS

CIRCUS CLUB ACCESS (0-12) & GREEN TEAM ACCESS (13-17)			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.100%	0.100%	\$5.00	\$5.00
0.100%	0.100%	\$5.00	\$10,000.00

REWARDS+ ACCOUNTS

REWARDS+			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.250%	0.250%	\$25.00	\$0.01 and up (if qualified)

IRA SAVINGS[†]

IRA SAVINGS/SEP/COVERDELL EDUCATION/ROTH			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.100%	0.100%	\$100.00	\$100.00
0.150%	0.150%	\$100.00	\$100,000.00

SHARE CERTIFICATES[†]

CERTIFICATE/EARLY SAVER CERTIFICATE**				
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*
3 Mo	2.472%	2.500%	\$2,000.00/\$500.00	\$2,000.00
6 Mo	4.169%	4.250%	\$2,000.00/\$500.00	\$2,000.00
12 Mo	3.203%	3.250%	\$2,000.00/\$500.00	\$2,000.00
24 Mo	3.445%	3.500%	\$2,000.00/\$500.00	\$2,000.00
36 Mo	3.251%	3.300%	\$2,000.00/\$500.00	\$2,000.00
48 Mo	3.251%	3.300%	\$2,000.00/\$500.00	\$2,000.00
60 Mo	3.349%	3.400%	\$2,000.00/\$500.00	\$2,000.00

IRA CERTIFICATES[†]

IRA ROTH/TRADITIONAL/SEP/COVERDELL EDUCATION				
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*
12 Mo	3.203%	3.250%	\$500.00	\$500.00
24 Mo	3.445%	3.500%	\$500.00	\$500.00
36 Mo	3.251%	3.300%	\$500.00	\$500.00
48 Mo	3.251%	3.300%	\$500.00	\$500.00
60 Mo	3.349%	3.400%	\$500.00	\$500.00

\$5,000 10-MONTH STRETCH CERTIFICATE			
Dividend Rate	APY*	Min to Open	Min to Earn APY*
0.349%	0.350%	\$5,000.00	\$5,000.00

JUMBO SHARE CERTIFICATES[†]

\$50,000 MINIMUM CERTIFICATE					\$100,000 MINIMUM CERTIFICATE				
Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*	Term	Dividend Rate	APY*	Min to Open	Min to Earn APY*
3 Mo	2.472%	2.500%	\$50,000.00	\$50,000.00	3 Mo	2.472%	2.500%	\$100,000.00	\$100,000.00
6 Mo	4.169%	4.250%	\$50,000.00	\$50,000.00	6 Mo	4.169%	4.250%	\$100,000.00	\$100,000.00
12 Mo	3.203%	3.250%	\$50,000.00	\$50,000.00	12 Mo	3.203%	3.250%	\$100,000.00	\$100,000.00
24 Mo	3.445%	3.500%	\$50,000.00	\$50,000.00	24 Mo	3.445%	3.500%	\$100,000.00	\$100,000.00
36 Mo	3.251%	3.300%	\$50,000.00	\$50,000.00	36 Mo	3.251%	3.300%	\$100,000.00	\$100,000.00
48 Mo	3.251%	3.300%	\$50,000.00	\$50,000.00	48 Mo	3.251%	3.300%	\$100,000.00	\$100,000.00
60 Mo	3.349%	3.400%	\$50,000.00	\$50,000.00	60 Mo	3.349%	3.400%	\$100,000.00	\$100,000.00

*APY=Annual Percentage Yield. Rates quoted are subject to change at any time without notice Annual Percentage Yield assumes deposits, and dividends paid, are held to maturity. **Early Saver Certificate applies to Circus Club and Green Team Accounts only. † Penalty for early withdrawal and fees or other conditions could reduce earnings on the account. If you make a withdrawal from your certificate before the maturity date, a penalty will be charged on the amount of the withdrawal based on the original term of the certificate. These penalties are as outlined: Up to 12 months: 90 days of dividends, 13+ months: 180 days of dividends. Please see Eagle Community Credit Union's Disclosure and Agreement of Terms and Conditions and Service Pricing Schedule for complete details and fee disclosure.