

# Credit Union 1

Last Dividend Declaration Date | November 29, 2023

The dividend rates and annual percentage yields are accurate as of the last dividend declaration date set forth above. If you require current rate information, please contact us.

<b>Checking Accounts</b>				
Dividends calculated using Average Daily Balance				
Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Student Checking Account	\$25 or \$500 Direct Deposit	Does not earn dividends	n/a	n/a
Free Checking Account	\$25 or \$500 Direct Deposit	Does not earn dividends	n/a	n/a
Plus Checking Account	\$500	\$0.01	0.01%	0.010%
Premium Plus Checking Account	\$500 and aggregate relationship with CU1 of \$50,000	\$0.01	0.01%	0.010%
High Yield Checking <sup>2</sup>	\$1,000 Direct Deposit	\$0.01	5.25%	5.250%
<b>Savings Accounts</b>				
Dividends calculated using Daily Balance				
Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Primary Savings	\$5	\$5	0.01%	0.010%
Additional Savings	\$0	\$0.01	0.01%	0.010%
High Yield Savings <sup>3</sup>	\$0	\$1	3.30%	3.251%
<b>Money Market Accounts</b>				
Dividends calculated using Daily Balance				
	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
	\$2,500	\$2,500	0.05%	0.050%
	\$2,500	\$25,000	0.10%	0.100%
	\$2,500	\$50,000	0.20%	0.199%
	\$2,500	\$100,000	0.30%	0.299%
	\$2,500	\$250,000	0.40%	0.399%
<p>Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound monthly. <sup>1</sup>APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened and without notice. <sup>2</sup>Requirements to earn the current declared High Yield Checking rate on balances up to \$10,000: You must (1) be enrolled in digital banking by registering for CU1's digital banking service and create a password, (2) be enrolled in eStatements for the account in which the High Yield Checking Account is established, (3) have at least 15 CU1 Bill Pay or CU1 Visa<sup>®</sup> debit card transactions per calendar month (or a combination of the two), excluding ATM transactions, in the High Yield Checking Account, and (4) have minimum aggregate deposits totaling \$1,000 deposited into the High Yield Checking per calendar month. Balances over \$10,000 will earn 0.01% APY. Transactions that are pending on your High Yield Checking account and have not posted as of the end of the calendar month qualification cycle, will not count as qualifying transaction for that calendar month cycle. If Requirements are not met, balances will earn 0.01% APY. Deposits, bill pay transactions, and/or debit card transactions made to any other account or sub account belonging to the account owner, or any joint owner, will not apply to these High Yield checking requirements. <sup>3</sup>Must be New Money and deposited into the High Yield Savings Account. "New Money" is defined as money not on deposit with Credit Union 1 within the last 12 months and transferred in from a different financial institution (no Credit Union 1 to Credit Union 1 balance transfers allowed at any time. Any funds transferred in this manner will be redeposited into the original account and earn at the current rate). Money removed from Credit Union 1, then redeposited within a 12-month period from the withdrawal, will not be eligible for the High Yield Savings Account Rate.</p>				
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## Share Certificates

Dividends calculated using Daily Balance

Term	Share Certificate			Share Certificate Plus			Early Withdrawal Penalty Amount <sup>3</sup>
	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	
6 Months	\$1,000	2.00%	1.982%	\$10,000	2.00%	1.982%	90 Days' Dividends
12 Months	\$1,000	4.00%	3.929%	\$10,000	4.00%	3.929%	90 Days' Dividends
24 Months	\$1,000	3.75%	3.687%	\$10,000	3.75%	3.687%	180 Days' Dividends
36 Months	\$1,000	3.75%	3.687%	\$10,000	3.75%	3.687%	270 Days' Dividends
48 Months	\$1,000	3.50%	3.445%	\$10,000	3.50%	3.445%	270 Days' Dividends
60 Months	\$1,000	3.50%	3.445%	\$10,000	3.00%	2.959%	270 Days' Dividends

## IRA Certificates (Traditional, Roth, or Educational)

Dividends calculated using Daily Balance

Term	IRA Certificate			IRA Certificate Plus			Early Withdrawal Penalty Amount <sup>3</sup>
	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	
6 Months	\$1,000	2.00%	1.982%	\$10,000	2.00%	1.982%	90 Days' Dividends
12 Months	\$1,000	4.00%	3.929%	\$10,000	4.00%	3.929%	90 Days' Dividends
24 Months	\$1,000	3.75%	3.687%	\$10,000	3.75%	3.687%	180 Days' Dividends
36 Months	\$1,000	3.75%	3.687%	\$10,000	3.75%	3.687%	270 Days' Dividends
48 Months	\$1,000	3.50%	3.445%	\$10,000	3.50%	3.445%	270 Days' Dividends
60 Months	\$1,000	3.50%	3.445%	\$10,000	3.50%	3.445%	270 Days' Dividends

## Savings IRA Accounts

Dividends calculated using Daily Balance

Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Savings IRA	\$0	\$0.01	0.01%	0.010%
Savings Roth IRA	\$0	\$0.01	0.01%	0.010%
Savings Education IRA	\$0	\$0.01	0.01%	0.010%

Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound monthly. <sup>1</sup>APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened. <sup>3</sup>We may impose a penalty if you withdraw funds from your account before the maturity date. Maintenance or activity fees could reduce the earnings on the account.

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For additional information, visit us online at [creditunion1.org](http://creditunion1.org) or call our Member Solutions Team at 800.252.6950

