

# DEPOSIT RATES



Rates Effective: APRIL 24, 2026

## CERTIFICATES

TERM	MINIMUM TO OPEN <sup>^</sup>	DIVIDEND	APY*
<b>16 months SPECIAL</b>	<b>\$5,000</b>	<b>3.93%</b>	<b>4.00%</b>
3 months	\$500	2.23%	2.25%
6 months	\$500	2.72%	2.75%
9 months	\$500	3.78%	3.85%
12 months	\$500	3.25%	3.30%
18 months	\$500	3.25%	3.30%
24 months	\$500	3.25%	3.30%
36 months	\$500	3.35%	3.40%
48 months	\$500	3.45%	3.50%
60 months	\$500	3.45%	3.50%

## CERTIFICATE PLUS

Add up to \$10,000, in total, at any time

TERM	MINIMUM TO OPEN <sup>^</sup>	DIVIDEND	APY*
6 months	\$250	0.50%	0.50%
12 months	\$250	1.24%	1.25%
18 months	\$250	1.24%	1.25%
24 months	\$250	1.24%	1.25%

## IRA SAVINGS ACCOUNT

Minimum to open: \$25

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$25	0.10%	0.10%

## PRIMARY SAVINGS ACCOUNT

Minimum to open: \$1

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$25	0.10%	0.10%

## GOSAVE ACCOUNT

Enjoy one free withdraw per month.  
Monthly automatic deposit required.

Minimum to open: \$25

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$10,000+	0.08%	0.08%
\$1,000 - \$9,999	0.09%	0.09%
\$25 - \$999	0.10%	0.10%

## HEALTH SAVINGS ACCOUNT (HSA)

No minimum to open

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$10,000+	0.10%	0.10%
\$5,000 - \$9,999	0.09%	0.09%
\$2,500 - \$4,999	0.07%	0.07%
\$0 - \$2,499	0.06%	0.06%

## MONEY MARKET MAXIMIZER

Minimum to open: \$75,000

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$1,000,000+	3.06%	3.10%
\$500,000 - \$999,999	2.81%	2.85%
\$250,000 - \$499,999	2.57%	2.60%
\$150,000 - \$249,999	1.69%	1.70%
\$75,000 - \$149,999	1.29%	1.30%

## ULTIMATE MONEY MARKET

Minimum to open: \$50,000

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$200,000+	1.43%	1.44%
\$150,000 - \$199,999	1.33%	1.34%
\$100,000 - \$149,999	1.33%	1.34%
\$75,000 - \$99,999	1.23%	1.24%
\$50,000 - \$74,999	0.35%	0.35%

## MONEY MARKET PLUS

No minimum to open

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$100,000+	0.23%	0.23%
\$50,000 - \$99,999	0.20%	0.20%
\$25,000 - \$49,999	0.18%	0.18%
\$10,000 - \$24,999	0.17%	0.17%
\$2,500 - \$9,999	0.14%	0.14%
\$0 - \$2,499	0.12%	0.12%

## ULTIMATE CHECKING

Minimum to open: \$25

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$2,500	0.10%	0.10%

## DIVIDEND CHECKING

Minimum to open: \$25

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$25	0.05%	0.05%

## BUSINESS DIVIDEND CHECKING

Minimum to open: \$100

MINIMUM <sup>^</sup>	DIVIDEND	APY*
\$2,500	0.10%	0.10%



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Insured by NCUA

Rates and terms subject to change without notice. Fees may reduce earnings on account. \*APY is Annual Percentage Yield. APY available on certificates effective April 24, 2026. Certificates are fixed rate accounts and will remain in effect until maturity. APY is based on an assumption that dividends will remain on deposit until maturity and a withdrawal or fee will reduce earnings. Penalties may be incurred for early withdrawals from certificates. See Truth in Savings Disclosure for more information. All of the above Certificates can be opened as an IRA. \*Minimum balance to earn APY. © Summit Credit Union 2026