

Our Dividend & Interest Rates (Consumer and Business)

April 30, 2024 - May 6, 2024

Together Credit Union

For current rate information call your local branch or (800)325-9905

	Minimum Balance	ADB Required for Dividend / Interest Rate (a)	Dividend/Interest Rate	APY *
SAVINGS ACCOUNTS				
Regular Savings	\$5	\$100	0.30%	0.30%
Accelerate It Savings	\$5	\$100		
	\$5 - \$5,000.99 (w/ open checking)		4.89%	5.00%
	\$5,001.00 and above		0.30%	0.30%
Holiday Savings	\$0	\$5	0.30%	0.30%
Multiple Savings	\$0	\$100	0.30%	0.30%
Eagle Advantage Savings	\$5	\$100	0.30%	0.30%
Junior, Youth Group, Young Adult Savings Account	\$5	\$5	0.30%	0.30%
Business Savings	\$5	\$5	0.30%	0.30%
Earn and Learn Savings	\$5	\$5		
	\$5 - \$1000		2.96%	3.00%
	over \$1,000		0.30%	0.30%
CHECKING ACCOUNTS				
Achieve It Checking	\$0	N/A	N/A	
Basic Checking	\$0	N/A	N/A	
Business Interest Checking	\$0	\$0	0.10%	0.10%
Eagle Advantage Checking	\$0	\$0	0.10%	0.10%
My Fit Card	\$0	N/A	N/A	
Regular Business Checking	\$0	N/A	N/A	
Small Business Checking	\$0	N/A	N/A	
Nonprofit/Club Checking	\$0	N/A	N/A	
Interest Checking PLUS	\$0	\$0	0.10%	0.10%
Earnings Credit for Regular Business Checking (b)			0.30%	
MONEY MARKET ACCOUNT (c)				
Money Market Accounts (MMA)	\$1,000	\$1,000		
Average Daily Balance:	\$1,000 - \$9,999		1.15%	1.16%
	\$10,000 - \$24,999		1.20%	1.21%
	\$25,000 - \$49,999		1.40%	1.41%
	\$50,000 - \$99,999		1.55%	1.56%
	\$100,000 - \$249,999		1.60%	1.61%
	\$250,000 - above		1.70%	1.71%
Money Market Special (Business and Consumer) **new money required				
Average Daily Balance:	\$10,000 and above	\$10,000	\$10,000	4.50%
Average Daily Balance:	\$1,000 - \$9,999			1.15%
				1.16%
MONEY MARKET ACCOUNT - Business (c)				
Business MMA	\$1,000	\$1,000		
Bus MMA Average Daily Balance:	\$1,000 - \$49,999		1.45%	1.46%
	\$50,000 - \$99,999		1.60%	1.61%
	\$100,000 - \$249,999		1.70%	1.71%
	\$250,000 - above		1.80%	1.82%
CERTIFICATES of DEPOSIT: (d) Business and Consumer				
6 Month Certificate (e)	\$1,000	\$1,000	2.47%	2.50%
9 Month Certificate (e)	\$1,000	\$1,000	2.96%	3.00%
12 Month Certificate (e)	\$1,000	\$1,000	4.17%	4.25%
18 Month Certificate (e)	\$1,000	\$1,000	3.93%	4.00%
24 Month Certificate (e)	\$1,000	\$1,000	3.59%	3.65%
36 Month Certificate (e)	\$1,000	\$1,000	3.44%	3.50%
36 Month Variable Rate Certificate (f)	\$1,000	\$1,000	2.95%	2.99%
48 Month Certificate (e)	\$1,000	\$1,000	3.20%	3.25%
60 Month Certificate (e)	\$1,000	\$1,000	3.11%	3.15%
60 Month Variable Rate Certificate (f)	\$1,000	\$1,000	2.95%	2.99%
CERTIFICATES of DEPOSIT: Member Merits Gold (d)				
6 Month Certificate (e)	\$1,000	\$1,000	2.52%	2.55%
9 Month Certificate (e)	\$1,000	\$1,000	3.01%	3.05%
12 Month Certificate (e)	\$1,000	\$1,000	4.22%	4.30%
18 Month Certificate (e)	\$1,000	\$1,000	3.98%	4.05%
24 Month Certificate (e)	\$1,000	\$1,000	3.64%	3.70%
36 Month Certificate (e)	\$1,000	\$1,000	3.49%	3.55%
36 Month Variable Rate Certificate (f)	\$1,000	\$1,000	3.00%	3.04%
48 Month Certificate (e)	\$1,000	\$1,000	3.25%	3.30%
60 Month Certificate (e)	\$1,000	\$1,000	3.15%	3.20%
60 Month Variable Rate Certificate (f)	\$1,000	\$1,000	3.00%	3.04%

(a) Dividends/interest compounded and paid monthly based on the average daily balance (ADB) on all accounts except the Money Market Accounts.

(b) Credit based on average collected balance each month to cover some or all activity fees. Credit will not exceed amount of activity fees for the month.

(c) Interest is compounded daily and paid monthly.

(d) Penalty for early withdrawal. Rate is fixed for certificate term, except for variable rate products (e). See "Truth-In Savings Disclosure" for further information.

(e) Minimum balance is \$500 for Junior Account, Youth Group Account and Young Adult Account Certificates.

(f) After issue date, rate may adjust twice during the term. Term is divided into three equal periods and rate adjusts on anniversary date of each subsequent period.

Rate will adjust to current rate for like fixed rate certificate term less a margin (.10% for 36 months; .25% for 60 months). Rate may increase or decrease, but will never be lower than rate earned on issue date.

The Credit Union reserves the right to discontinue Specials/Adjust product rates at any time

* Annual Percentage Yield -- assumes principal and dividends/interest remain on deposit for the entire year. Withdrawals will reduce earnings.

** New Money is defined as funds not currently on deposit with Together Credit Union and has not been on deposit for 30 days previous



Member Merits level based on household's combined total loan balance and total average daily deposit balance. Gold Level = Households with balances \$25,000+

Savings federally insured up to \$250,000 and IRA savings insured up to \$250,000 by the NCUA

Our Traditional IRA, Roth IRA and Health Savings Account Rates

April 30, 2024 - May 6, 2024

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	Minimum Balance	Minimum Interest (a)	ADB Required for Dividend Interest Rate	APY *
IRA ACCUMULATION (Traditional & Roth)				
	\$5	\$5	0.30%	0.30%
CHECKING ACCOUNT - HEALTH SAVINGS ACCOUNT				
Health Interest Checking	\$0	\$0	1.00%	1.00%
IRA MONEY MARKET ACCOUNT (b) (Traditional & Roth)				
IRA Money Market Account (MMA)				
Average Daily Balance:	\$1,000 - \$9,999	\$1,000	1.15%	1.16%
	\$10,000 - \$24,999		1.20%	1.21%
	\$25,000 - \$49,999		1.40%	1.41%
	\$50,000 - \$99,999		1.55%	1.56%
	\$100,000 - \$249,999		1.60%	1.61%
	\$250,000 - above		1.70%	1.71%
Money Market Special **new money required				
Average Daily Balance:	\$10,000 and above	\$10,000	4.50%	4.60%
Average Daily Balance:	\$1,000 - \$9,999		1.15%	1.16%
IRA (Traditional & Roth) FIXED RATE CERTIFICATES of DEPOSIT (c,e)				
6 Month Certificate	\$1,000	\$1,000	2.52%	2.55%
9 Month Certificate	\$1,000	\$1,000	3.01%	3.05%
12 Month Certificate	\$1,000	\$1,000	4.22%	4.30%
18 Month Certificate	\$1,000	\$1,000	3.98%	4.05%
24 Month Certificate	\$1,000	\$1,000	3.64%	3.70%
36 Month Certificate	\$1,000	\$1,000	3.49%	3.55%
48 Month Certificate	\$1,000	\$1,000	3.25%	3.30%
60 Month Certificate	\$1,000	\$1,000	3.15%	3.20%
IRA VARIABLE RATE CERTIFICATES of DEPOSIT (Traditional only) (c,d)				
36 Month Certificate	\$1,000	\$1,000	3.00%	3.04%
60 Month Certificate	\$1,000	\$1,000	3.00%	3.04%

(a) Dividends/interest is compounded and paid monthly based on the average daily balance (ADB) on all accounts except the IRA Money Market.

(b) Interest is compounded daily and paid monthly.

(c) Penalty for early withdrawal. See "Truth-In Savings Disclosure" for further information.

(d) After issue date, rate may adjust twice during the term. Term is divided into three equal periods and rate adjusts on anniversary date of each subsequent period.

Rate will adjust to current rate for like fixed rate certificate term less a margin (.10% for 36 months; .25% for 60 months). Rate may increase or decrease, but will never be lower than rate earned on issue date.

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