



Deposit Rates

Rate sheet printed: _____

Fixed-Rate Certificates[†] (effective 7/1/2020)

\$1,000 minimum deposit

| TERM | RATE | APY |
|-------------------------|--------|-------|
| 3 Month | 0.100% | 0.10% |
| 6 Month | 0.250% | 0.25% |
| 12 Month | 0.499% | 0.50% |
| 24 Month Step-Up | 0.499% | 0.50% |
| 24 Month | 0.648% | 0.65% |
| 36 Month | 0.698% | 0.70% |
| 48 Month | 0.797% | 0.80% |
| 60 Month | 0.946% | 0.95% |

Variable-Rate Certificates^{†‡} (effective 7/1/2020)

Early Saver Certificate

| TERM | | RATE | APY |
|-----------------|----------------|--------|-------|
| 12 Month | Over \$20,000 | 0.250% | 0.25% |
| 12 Month | Up to \$20,000 | 1.490% | 1.50% |

Variable-Rate Certificates^{†‡} (effective 10/1/2012)

IRA

| TERM | RATE | APY |
|-----------------|--------|-------|
| Variable | 0.250% | 0.25% |

Savings[‡] (effective 6/24/2015)

| ACCOUNT TYPE | BALANCE | RATE | APY |
|---------------------------------|------------------|--------|-------|
| Savings | \$2,500 and more | 0.050% | 0.05% |
| Savings | \$100–\$2,499 | 0.250% | 0.25% |
| Teen & Kidz | \$5 and more | 0.250% | 0.25% |
| Business Savings | \$2,500 and more | 0.050% | 0.05% |
| Business Savings | \$100–\$2,499 | 0.250% | 0.25% |
| Premium Business Savings | \$100 and more | 0.250% | 0.25% |

Fixed-Rate IRA[†] (effective 7/1/2020)

\$1,000 minimum deposit

| TERM | RATE | APY |
|-------------------------|--------|-------|
| 3 Month | 0.100% | 0.10% |
| 6 Month | 0.250% | 0.25% |
| 12 Month | 0.499% | 0.50% |
| 24 Month Step-Up | 0.499% | 0.50% |
| 24 Month | 0.648% | 0.65% |
| 36 Month | 0.698% | 0.70% |
| 48 Month | 0.797% | 0.80% |
| 60 Month | 0.946% | 0.95% |

Money Market[‡] (effective 3/15/2019)

| ACCOUNT TYPE | RATE | APY |
|----------------------------|--------|-------|
| Money Market | 0.050% | 0.05% |
| With Member Rewards | 0.250% | 0.25% |

Checking[‡] (effective 7/1/2020)

| ACCOUNT TYPE | BALANCE | RATE | APY |
|-------------------------|------------------|--------|-------|
| Free | Any | 0.000% | 0.00% |
| Plus | \$1,000 and more | 0.010% | 0.01% |
| Premium | \$2,500 and more | 0.050% | 0.05% |
| Teen | \$500 and more | 0.000% | 0.00% |
| Teen | Less than \$500 | 1.490% | 1.50% |
| Business | Any | 0.000% | 0.00% |
| Premium Business | \$100 and more | 0.050% | 0.05% |

Rates are subject to change.

APY = Annual Percentage Yield

†Penalties may be imposed for early withdrawal on Certificates.

‡Dividends are based on UFCU's earnings at the end of a dividend period and cannot be guaranteed.

1. Premium rates are available to Members with Premium Checking or Money Market Premium accounts.

2. Plus rates are available to Members with Plus Checking or Money Market Plus accounts.

University Federal Credit Union • PO Box 9350 • Austin, TX 78766-9350

(512) 467-8080 • (800) 252-8311 • UFCU.org/Contact-Us

Copyright 2000-2019, UFCU • UFCU.org/Privacy