

# Investment Rates

Annual Percentage Yields and Dividend Rates are accurate as of December 12, 2023



## Checking Accounts

### Xtraordinary<sup>1</sup>

Balance	APY	Dividend Rate
\$0 to \$25,000 (qualifications met)	1.75%	1.738%
\$25,000.01 & over (qualifications met)	0.25%	0.250%
Qualifications not met	0.00%	0.000%

### Teen

Balance	APY	Dividend Rate
\$0 to \$1,000	2.00%	1.985%
\$1,000.01 & over	0.25%	0.250%

## Savings Accounts

### Member Share & Additional

Balance	APY	Dividend Rate
\$100 & over	0.25%	0.250%
\$0 to \$99.99	0.00%	0.000%

### Holiday Club

Balance	APY	Dividend Rate
Any balance	0.25%	0.250%

### Health Savings

Balance	APY	Dividend Rate
\$15,000 & over	2.00%	1.985%
\$5,000 to \$14,999.99	1.50%	1.491%
\$500 to \$4,999.99	1.00%	0.997%
\$100 to \$499.99	0.50%	0.499%
\$0 to \$99.99	0.00%	0.000%

## IRA Savings Accounts (Includes Traditional and Roth IRA)

To apply for one of these accounts, please call 800.845.5025.

Balance	APY	Dividend Rate
\$10,000 & over	0.40%	0.399%
\$0 to \$9,999.99	0.25%	0.250%

Current rates are always available at [ConnexusCU.org](http://ConnexusCU.org) or by calling 800.845.5025.

Rates are variable and subject to change at any time. Fees may reduce earnings.

APY = Annual Percentage Yield. APY as disclosed assumes that no withdrawal will be made.

**Xtraordinary:** To earn the applicable dividend rate and Annual Percentage Yield (APY), subscription to eStatements and either a minimum of fifteen (15) debit card purchases or \$400 in net spend purchases using your debit card are required per month. ATM transactions not included. You must meet the preceding account requirements to earn dividends. No minimum balance requirements to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change. A dividend rate of 1.738% will be paid on your account balance of \$25,000 or less when qualifications are met; resulting in an APY of 1.75% for the dividend period. Account balances over \$25,000 will be paid an APY of 0.25% when qualifications are met.

Insured by NCUA | NMLS ID #649316

## Certificates

The rates stated on these products are established when the certificate is opened and remain in effect until the end of the certificate term. Penalty will be imposed for early withdrawal. Rates change frequently. **The Certificates listed below are available in Traditional and Roth IRA options. To apply for an IRA Certificate, please call us at 800.845.5025.**

### Certificate

Balance	Term	APY	Dividend Rate
\$5,000 & over	12 months	4.76%	4.677%
	Special Term 17 months	4.96%	4.870%
	24 months	4.51%	4.436%
	36 months	4.21%	4.145%
	48 months	3.91%	3.854%
	60 months	3.51%	3.465%

### Jumbo Certificate

Balance	Term	APY	Dividend Rate
\$100,000 & over	12 months	4.81%	4.726%
	Special Term 17 months	5.01%	4.919%
	24 months	4.56%	4.484%
	36 months	4.26%	4.194%
	48 months	3.96%	3.903%
	60 months	3.56%	3.513%

### Bump-Up Certificate

Balance	Term	APY	Dividend Rate
\$5,000 & over	24 months	4.06%	4.000%

## Money Market Accounts

Balance	APY	Dividend Rate
\$1,000,000 & over	4.51%	4.419%
\$500,000 to \$999,999.99	4.26%	4.179%
\$250,000 to \$499,999.99	4.01%	3.938%
\$100,000 to \$249,999.99	3.76%	3.697%
\$20,000 to \$99,999.99	3.01%	2.969%
\$1,000 to \$19,999.99	0.25%	0.250%
\$0 to \$999.99	0.00%	0.000%

