

## CECU Share Certificate & IRA Rates

Approved: 9/25/2025

| <u>\$500 up to \$50,000</u> | <u>RATE</u> | <u>APY</u> |
|-----------------------------|-------------|------------|
| Three Month                 | 3.30%       | 3.35%      |
| Six Month                   | 3.35%       | 3.41%      |
| One year                    | 3.30%       | 3.35%      |

| <u>\$50,000 up to \$100,000</u> | <u>RATE</u> | <u>APY</u> |
|---------------------------------|-------------|------------|
| Three Month                     | 3.65%       | 3.71%      |
| Six Month                       | 3.75%       | 3.82%      |
| One Year                        | 3.50%       | 3.56%      |

| <u>\$100,000 &amp; Over</u> | <u>RATE</u> | <u>APY</u> |
|-----------------------------|-------------|------------|
| Six Months                  | 3.90%       | 3.97%      |
| One Year                    | 3.70%       | 3.76%      |

Early withdraw penalties will be assessed on certificates of deposits that are withdrawn before the maturity date. The penalties depend on the term of the investment. Three month cds will be assessed 3 months interest penalty whether earned or not. Six month cds will have a 3 months interest penalty whether earned or not. One year or longer cds will have a 6 month interest penalty whether earned or not.

