

# COREPLUS CREDIT UNION

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## SHARE CERTIFICATE RATE SCHEDULE

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Federally Insured by NCUA

Equal Opportunity Lender

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Equal Housing Lender

### CERTIFICATE RATE INFORMATION

The dividend rate on term (Share Certificate or IRA Share Certificate) accounts and the annual percentage yield (APY) are provided in the table below. Share Certificates and IRA Share Certificates are non-transferable/nonnegotiable. The funds in your certificate account(s) may not be pledged to secure any obligation of an owner, except obligations with CorePlus. Rates shown for certificates in the table below may change or certificate offers may be withdrawn at any time without prior notice.

Certificate Term	Min. Deposit	Rate*	APY**	Renewal
3 Month	\$1,000	0.14%	0.15%	Auto
6 Month	\$500	0.49%	0.50%	Auto
<b>7 Month</b>	<b>\$500</b>	<b>4.16%</b>	<b>4.25%</b>	<b>Auto</b>
1 Year	\$500	0.99%	1.00%	Auto
2 Year	\$500	0.69%	0.70%	Auto
3 Year	\$500	1.98%	2.00%	Auto
4 Year	\$500	0.89%	0.90%	Auto
5 Year	\$1,000	0.99%	1.00%	Auto
IRA*** Accumulator	\$50	0.04%	0.05%	N/A

**\*Prospective Rates Effective: 20 December 2024**

**BOLD: Special rate, eligible for .25% increase with Kasasa checking account**

\*\* Annual Percentage Yield (APY)

\*\*\* Individual Retirement Account (IRA)

### COMPOUNDING AND CREDITING

Dividends will be compounded monthly and credited monthly. If you close your certificate account before dividends are credited, you will not receive accrued dividends.

### MINIMUM BALANCE REQUIREMENTS

Minimum balance (deposit) required to open a certificate is shown in the table above.

### BALANCE COMPUTATION METHOD

Dividends are calculated by the daily balance method which applies a periodic rate to the principal in your account each day.

### ACCRUAL OF DIVIDENDS

Dividends will accrue daily and will be credited to your account monthly.

### EARLY WITHDRAWAL PENALTIES

We may impose a penalty if you withdraw any of the principal before the maturity date. (See *Share Certificate Truth in Savings for additional information.*)