

# SIUE CREDIT UNION - CHECKING & SAVINGS RATES

## SAVINGS RATES (EFFECTIVE JANUARY 1, 2020)

All rates given reflect Annual Percentage Yield\*

Account Type	Rate	Requirements
Primary Savings	0.00%	Balances from \$0 up to \$500
Primary Savings	0.20%	Balances from \$500.01 up to \$2,500
Primary Savings	0.20%	Balances from \$2,500.01 to \$5,000
Primary Savings	0.20%	Balances from \$5,000.01 to \$10,000
Primary Savings	0.25%	Balances greater than \$10,000
Club Accounts	0.00%	No minimum balance required
Cougar Cub Club	0.20%	Balances greater than \$50

\*All rates are subject to change without notice. Contact the credit union for complete details.

## CHECKING RATES (EFFECTIVE JANUARY 1, 2020)

All rates given reflect Annual Percentage Yield\*

Account Type	Rate	Requirements
Checking	0.00%	None
Premier Checking	0.45%	Balances from \$2,500.01 up to \$10,000
Premier Checking	0.51%	Balances from \$10,000.01 to \$25,000
Premier Checking	0.56%	Balances from \$25,000.01 to \$50,000
Premier Checking	0.63%	Balances from \$50,000.01 up to \$100,000
Premier Checking	0.71%	Balances greater than \$100,000

\*All rates are subject to change without notice. Dividends declared and paid monthly on the last day of each month. Contact us for complete details.

## IRA ACCOUNT RATES: TRADITIONAL, ROTH, & COVERDELL

All rates given reflect Annual Percentage Yield\*

Account Type	Balance	Term	Rate	Effective Date
IRA Savings	Balances from \$0 to \$250	N/A	0.00%	12/31/19
IRA Savings	Balances from \$250.01 to \$5,000	N/A	0.35%	12/31/19
IRA Savings	Balances greater than \$5,000	N/A	0.35%	12/31/19
IRA Share Certificate	\$1,000 minimum balance required	12 mo.	1.25%	10/1/19
IRA Share Certificate	\$1,000 minimum balance required	18 mo.	1.34%	10/1/19
IRA Share Certificate	\$1,000 minimum balance required	24 mo.	1.60%	10/1/19
IRA Share Certificate	\$1,000 minimum balance required	36 mo.	1.74%	10/1/19
IRA Share Certificate	\$2,500 minimum balance required	48 mo.	1.97%	10/1/19
IRA Share Certificate	\$2,500 minimum balance required	63 mo.	2.22%	10/1/19

\*All share certificate rates subject to change without notice. A penalty will apply for early withdrawal on all certificates. Contact us for complete details.

## CERTIFICATE RATES (EFFECTIVE JANUARY 1, 2020)

All rates given reflect Annual Percentage Yield\*

Certificate Term	Rate	Requirements
6 mo.	0.85%	\$1,000 balance required
12 mo.	1.04%	\$1,000 balance required
18 mo.	1.17%	\$1,000 balance required
24 mo.	1.46%	\$1,000 balance required
36 mo.	1.76%	\$1,000 balance required
48 mo.	1.97%	\$2,500 balance required
60 mo.	2.10%	\$2,500 balance required

\*All share certificate rates subject to change without notice. A penalty will apply for early withdrawal on all certificates. Contact us for complete details.