## **COREPLUS CREDIT UNION**

202 SALEM TPKE NORWICH, CT 06360 860-886-0576 HTTP://WWW.COREPLUS.ORG

# SHARE CERTIFICATE RATE SCHEDULE

Federally Insured by NCUA Equal Opportunity Lender

\*\*\*

**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 Rates shown for certificates in the table below may change or certificate offers may be withdrawn at any time without prior notice.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
7 Month	\$500	4.89%	5.00%	Auto
10 Month	\$500	4.41%	4.50%	Auto
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

<sup>\*</sup>Prospective Rates Effective: 01 March 2024

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

### **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.)

March 1, 2024 Page 1 of 1

<sup>\*\*</sup> Annual Percentage Yield (APY)

<sup>\*\*\*</sup>Individual Retirement Account (IRA)