

# DEPOSIT RATE SHEET

Effective 08/01/2025

Money Market Accounts	
TIER	APY <sup>1</sup>
\$2,500–49,999.99	1.65%
\$50,000–99,999.99	1.90%
\$100,000–249,999.99	2.40%
\$250,000 +	2.85%

Premier Checking Accounts	
TIER	APY <sup>1</sup>
\$2,000–9,999.99	0.05%
\$10,000–24,999.99	0.10%
\$25,000–49,999.99	0.20%
\$50,000–99,999.99	0.50%
\$100,000 +	0.75%

Additional Checking Accounts	
ACCOUNT	APY <sup>1</sup>
Free Checking	0.00%
Free Business Checking	0.00%
Free High Interest Checking <sup>2</sup> no min. balance	APY <sup>1</sup>
\$0–10,000 (all qualifications met)	5.00%
\$0–10,000 (qualifications not met)	0.05%
Free Cash Back Checking <sup>3</sup> no min. balance	1.00% cash back up to \$15 a month

## CDs & IRA Certificates of Deposit

	6 month CD	12 month CD	18 month CD	24 month CD	30 month CD	36 month CD	48 month CD	60 month CD
TIER	APY <sup>1</sup>	APY <sup>1</sup>	APY <sup>1</sup>	APY <sup>1</sup>	APY <sup>1</sup>	APY <sup>1</sup>	APY <sup>1</sup>	APY <sup>1</sup>
\$500–\$99,999.99	3.90%	3.80%	3.70%	3.65%	3.50%	3.50%	3.60%	3.65%
\$100,000 +	4.00%	3.90%	3.80%	3.75%	3.60%	3.60%	3.70%	3.75%



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<sup>1</sup> APY = Annual Percentage Yield. APY is accurate as of 08/01/2025. Rates subject to change without notice. Penalty may be imposed for early withdrawal, and fees may reduce earnings on the account. Call 303.978.2274 or visit a branch to open a CD.

<sup>2</sup> Fees may reduce earnings. Qualifications to earn 5.00% APY include completing a minimum of 15 debit card transactions per month, enrolling in eStatements, and making either one deposit through direct deposit/ACH or two RDC deposits in the month. If qualifications are not met, member earns 0.05% on entire balance. Other restrictions may apply.

<sup>3</sup> 1% cash back up to \$15 per month. Fees may reduce earnings. Enrollment in eStatements required.