## **DEPOSIT RATE SHEET**

Effective 11/01/2025

Money Market Accounts					
TIER	APY <sup>1</sup>				
\$2,500-49,999.99	1.50%				
\$50,000-99,999.99	1.75%				
\$100,000–249,999.99	2.25%				
\$250,000 +	2.60%				

<b>Premier Checking Accounts</b>						
TIER	APY <sup>1</sup>					
\$2,000-9,999.99	0.05%					
\$10,000-24,999.99	0.10%					
\$25,000-49,999.99	0.15%					
\$50,000-99,999.99	0.30%					
\$100,000 +	0.50%					

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	APY¹					
\$0-10,000 (all qualifications met)	5.00%					
\$0-10,000 (qualifications <b>not</b> 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'	APY'	APY <sup>1</sup>					
\$500—\$99,999.99	3.70%	3.60%	3.60%	3.50%	3.50%	3.50%	3.50%	3.60%
\$100,000 +	3.80%	3.70%	3.70%	3.60%	3.60%	3.60%	3.60%	3.70%



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- <sup>1</sup> APY = Annual Percentage Yield. APY is accurate as of 11/01/2025. 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.