

DEPOSIT RATE SHEET

Effective 12/22/2025

Money Market Accounts	
TIER	APY ¹
\$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%

Premier Checking Accounts	
TIER	APY ¹
\$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 ¹
Free Checking	0.00%
Free Business Checking	0.00%
Free High Interest Checking² no min. balance	APY ¹
\$0–10,000 (all qualifications met)	5.00%
\$0–10,000 (qualifications not met)	0.05%
Free Cash Back Checking³ 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 ¹							
\$500–\$99,999.99	3.60%	3.50%	3.50%	3.40%	3.40%	3.40%	3.40%	3.50%
\$100,000 +	3.70%	3.60%	3.60%	3.50%	3.50%	3.50%	3.50%	3.60%



Love where you live. Love where you bank.

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Federally Insured by the NCUA. Equal Housing Opportunity.

¹ APY = Annual Percentage Yield. APY is accurate as of 12/22/2025. 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.

² 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.

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