

# DEPOSIT RATES

Effective January 24, 2025 & subject to change.

## PROMOTIONAL CERTIFICATES<sup>1</sup>

Term (# of Months)	Minimum Deposit To Earn APY					
	\$2,000.00 - \$9,999.99		\$10,000.00 - \$89,999.99		\$90,000.00 +	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
7-Month Certificate	3.93%	4.00%	3.93%	4.00%	3.93%	4.00%

## CERTIFICATES

Term (# of Months)	Minimum Deposit Ranges To Earn APY					
	\$2,000.00 - \$9,999.99		\$10,000.00 - \$89,999.99		\$90,000.00 +	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
60	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
48	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
36	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
24	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
18	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
12	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%
6	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
3	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

## IRA CERTIFICATES

Term (# of Months)	Minimum Deposit Ranges To Earn APY					
	\$2,000.00 - \$9,999.99		\$10,000.00 - \$89,999.99		\$90,000.00 +	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
60	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
48	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
36	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
24	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
18	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
12	1.49%	1.50%	1.49%	1.50%	1.49%	1.50%
6	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
3	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

All dividend rates and Annual Percentage Yields (APYs) published above for certificates are the anticipated rates and yields for the current period. APYs assume that dividends will remain in the account until maturity. A penalty will be imposed for early withdrawal. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change without notice. Institutional deposits are limited to \$2 million per chartered financial institution. Fees incurred could reduce earnings on the account. Certificates must be funded within 7 calendar days. Any accounts not funded within that time will be automatically closed. Your funds at SDCCU are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). IRA deposits are separately federally insured to at least \$250,000 by the NCUA.

**Early Withdrawal Penalties** – A penalty will apply for principal withdrawals of a certificate made prior to maturity. If the account has an original term of one year or less, the penalty equals 90 days' dividends. If the account has an original term of greater than one year, the penalty equals 180 days' dividends. Penalties for early withdrawal may be applied against principal thereby reducing the principal balance. Penalty-free withdrawals are only allowed for required minimum distribution (RMD) of IRA certificate funds held at SDCCU, for members who have reached the mandatory distribution age, or as required by law. Refer to your certificate account disclosure and consult with a tax professional if this certificate is part of an IRA or other qualified plan for information regarding other tax consequences and other penalties that may apply.

<sup>1</sup>Upon maturity, the 7-month certificate will automatically renew to a non-promotional 6-month certificate at the rate then offered by SDCCU. IRA and Business certificates not available online.

[Open An Account!](#)

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## GREAT RATE SAVINGS

Average Daily Balance To Earn APY	Dividend Rate	APY
\$1,000,000+	0.70%	0.70%
\$500,000.00 - \$999,999.99	0.60%	0.60%
\$225,000.00 - \$499,999.99	0.50%	0.50%
\$100,000.00 - \$224,999.99	0.40%	0.40%
\$50,000.00 - \$99,999.99	0.25%	0.25%
\$25,000.00 - \$49,999.99	0.25%	0.25%
\$10,000.00 - \$24,999.99	0.00%	0.00%
\$5,000.00 - \$9,999.99	0.00%	0.00%
\$100.00 - \$4,999.99	0.00%	0.00%

**Minimum Balance Requirements:** The minimum balance required to open this account is \$5,000. You must maintain a minimum average daily balance of \$100 in this SDCCU® account to earn the annual percentage yield (APY) disclosed above.

## HIGH-BALANCE SAVINGS

Average Daily Balance To Earn APY	Dividend Rate	APY
\$1,000,000+	2.08%	2.10%
\$500,000.00 - \$999,999.99	1.84%	1.86%
\$225,000.00 - \$499,999.99	1.59%	1.60%
\$100,000.00 - \$224,999.99	0.00%	0.00%
\$50,000.00 - \$99,999.99	0.00%	0.00%
\$25,000.00 - \$49,999.99	0.00%	0.00%
\$10,000.00 - \$24,999.99	0.00%	0.00%
\$5,000.00 - \$9,999.99	0.00%	0.00%
\$100.00 - \$4,999.99	0.00%	0.00%

**Minimum Balance Requirements:** The minimum balance required to open this account is \$25,000. You must maintain a minimum average daily balance of \$25,000 in this SDCCU® account to earn the annual percentage yield (APY) disclosed above.

## CHECKING / MONEY MARKET / SAVINGS

Account Type	Average Daily Balance To Earn APY	Dividend Rate	APY
High-Yield Checking	\$500,000.00 +	0.05%	0.05%
	\$225,000.00 - \$499,999.99	0.05%	0.05%
	\$100,000.00 - \$224,999.99	0.03%	0.03%
	\$50,000.00 - \$99,999.99	0.03%	0.03%
	\$25,000.00 - \$49,999.99	0.03%	0.03%
	\$10,000.00 - \$24,999.99	0.00%	0.00%
	\$5,000.00 - \$9,999.99	0.00%	0.00%
	\$100.00 - \$4,999.99	0.00%	0.00%
Money Market & IRA Money Market	\$100,000.00 +	0.20%	0.20%
	\$50,000.00 - \$99,999.99	0.15%	0.15%
	\$25,000.00 - \$49,999.99	0.05%	0.05%
	\$10,000.00 - \$24,999.99	0.05%	0.05%
	\$5,000.00 - \$9,999.99	0.05%	0.05%
	\$100.00 - \$4,999.99	0.05%	0.05%
Savings	\$100.00 +	0.05%	0.05%

**Minimum Balance Requirements:** The minimum balance required to open this account is \$5,000. You must maintain a minimum average daily balance of \$100 in this SDCCU account to earn the APY disclosed above.

IRA Savings	\$100.00 +	0.03%	0.03%
<b>Minimum Balance Requirements:</b> The minimum balance required to open this account is \$1. You must maintain a minimum average daily balance of \$1 in this SDCCU account to avoid a Primary savings account with less than \$1 fee. You must maintain a minimum average daily balance of \$100 in this SDCCU account to earn the APY disclosed above.			
Classic Checking	\$1,500.00 +	0.01%	0.01%
<b>Minimum Balance Requirements:</b> The minimum balance required to open this account is \$25. You must maintain an average minimum daily balance of \$1,000, a combined average daily savings balance of \$2,500 or have a direct deposit of \$100 or more per pay period during the month to avoid a monthly fee. You must maintain a minimum average daily balance of \$1,500 in this SDCCU account to obtain the APY disclosed above.			
FREE Checking with eStatements	\$0.00 +	N/A	N/A
<b>Minimum Balance Requirements:</b> The minimum balance required to open this account is \$25.			

All dividend rates and Annual Percentage Yields (APYs) published above are the anticipated rates and yields. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change without notice. These products are not available for chartered financial institutions or business accounts. Fees incurred could reduce earnings on the account. Please see our separate Consumer Services Fee Schedule for current fees that may apply. Your funds at SDCCU are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). IRA deposits are separately federally insured to at least \$250,000 by the NCUA.

