



CREDIT UNION OF GEORGIA

DEPOSIT RATES: PERSONAL & BUSINESS ACCOUNTS

SAVINGS RATES

Regular Savings		
Tier Structure	APY*	Minimum Balance
\$10 - \$2,500	0.15%	\$10
\$2,500 - \$10,000	0.15%	\$2,500
\$10,000 and above	0.15%	\$10,000

Coverdell Educational Savings		
Tier Structure	APY*	Minimum Balance
\$10 - \$2,500	0.25%	\$10
\$2,500 - \$10,000	0.50%	\$2,500
\$10,000 and above	0.60%	\$10,000

Club Accounts		
Tier Structure	APY*	Minimum Balance
Average Daily Balance	0.15%	\$10

Money Market Account		
Tier Structure	APY*	Minimum Balance
\$2,500 - \$25,000	0.40%	\$2,500
\$25,000 - \$50,000	0.45%	\$25,000
\$50,000 - \$100,000	0.55%	\$50,000
\$100,000 - \$250,000	0.60%	\$100,000
\$250,000 and above	0.65%	\$250,000

Health Savings Account (HSA)		
Tier Structure	APY*	Minimum Balance
\$25 - \$2,500	0.15%	\$25
\$2,500 - \$10,000	0.15%	\$2,500
\$10,000 and above	0.15%	\$10,000

CHECKING ACCOUNT RATES

Direct Connect & Legacy Checking		
Tier Structure	APY*	Minimum Balance
\$25 - \$2,500	0.00%	\$25
\$2,500 - \$10,000	0.05%	\$2,500
\$10,000 and above	0.05%	\$10,000

Entrepreneur & Performance Checking		
Tier Structure	APY*	Minimum Balance
\$0- \$2,500	0.00%	\$100.00
\$2,500- \$10,000	0.00%	\$100.00
\$10,000 and above	0.00%	\$100.00

RETIREMENT ACCOUNT RATES

IRA Shares (Roth & Traditional)		
Tier Structure	APY*	Minimum Balance
\$25 - \$2,500	0.25%	\$25
\$2,500 - \$10,000	0.50%	\$2,500
\$10,000 and above	0.60%	\$10,000

SHARE CERTIFICATES

Share Certificates			
Term	Tier 1: \$500 - <\$10,000 APY*	Tier 2: \$10,000 - <\$50,000 APY*	Tier 3: \$50,000 & Greater APY*
6 months	0.55%	0.55%	0.55%
12 months	1.00%	1.00%	1.00%
24 months	1.16%	1.16%	1.16%
36 months	1.36%	1.36%	1.36%
48 months	1.46%	1.46%	1.46%
60 months	1.56%	1.56%	1.56%

**Annual Percentage Yield. Program, rates, terms, and conditions are subject to change without further notice. Deposit rate is dependent upon the date the deposit is actually made, rates may change after the account is opened. Fees could reduce the earnings on the account. An early withdrawal fee may be imposed on Share Certificates. Contact Credit Union of Georgia directly at 678-486-1111 for current rates, terms and conditions.*