



CREDIT UNION OF GEORGIA

DEPOSIT RATES: PERSONAL & BUSINESS ACCOUNTS

SAVINGS RATES

| Regular Savings | | |
|--------------------------------------|-------------|------------------------|
| Tier Structure | APY* | Minimum Balance |
| \$10 - \$2,500 | 0.05% | \$10 |
| \$2,500 - \$10,000 | 0.05% | \$2,500 |
| \$10,000 and above | 0.05% | \$10,000 |
| Coverdell Educational Savings | | |
| Tier Structure | APY* | Minimum Balance |
| \$10 - \$2,500 | 0.10% | \$10 |
| \$2,500 - \$10,000 | 0.20% | \$2,500 |
| \$10,000 and above | 0.30% | \$10,000 |
| Club Accounts | | |
| Tier Structure | APY* | Minimum Balance |
| Average Daily Balance | 0.05% | \$10 |
| Money Market Account | | |
| Tier Structure | APY* | Minimum Balance |
| \$2,500 - \$25,000 | 0.20% | \$2,500 |
| \$25,000 - \$50,000 | 0.20% | \$25,000 |
| \$50,000 - \$100,000 | 0.25% | \$50,000 |
| \$100,000 - \$250,000 | 0.25% | \$100,000 |
| \$250,000 and above | 0.30% | \$250,000 |
| Health Savings Account (HSA) | | |
| Tier Structure | APY* | Minimum Balance |
| \$25 - \$2,500 | 0.02% | \$25 |
| \$2,500 - \$10,000 | 0.02% | \$2,500 |
| \$10,000 and above | 0.02% | \$10,000 |

CHECKING ACCOUNT RATES

| Direct Connect & Legacy Checking | | |
|--|-------------|------------------------|
| Tier Structure | APY* | Minimum Balance |
| \$25 - \$2,500 | 0.00% | \$25 |
| \$2,500 - \$10,000 | 0.02% | \$2,500 |
| \$10,000 and above | 0.02% | \$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 | 0.10% | \$25 |
| \$2,500 - \$10,000 | 0.20% | \$2,500 |
| \$10,000 and above | 0.30% | \$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 | 0.30% | 0.30% | 0.30% |
| 12 months | 0.55% | 0.55% | 0.55% |
| 24 months | 0.65% | 0.65% | 0.65% |
| 36 months | 0.80% | 0.80% | 0.80% |
| 48 months | 0.90% | 0.90% | 0.90% |
| 60 months | 1.06% | 1.06% | 1.06% |

**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, rate 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.*

Rates effective as of October 15, 2021.