



CREDIT UNION OF GEORGIA

DEPOSIT RATES: PERSONAL & BUSINESS ACCOUNTS

SAVINGS RATES

Regular Savings		
Tier Structure	APY*	Minimum Balance
\$10 and above	0.15%	\$10
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	0.15%	\$10
Money Market Account		
Tier Structure	APY*	Minimum Balance
\$2,500 - \$25,000	0.30%	\$2,500
\$25,000 - \$50,000	0.40%	\$25,000
\$50,000 - \$100,000	0.45%	\$50,000
\$100,000 - \$250,000	0.50%	\$100,000
\$250,000 and above	0.55%	\$250,000
Health Savings Account (HSA)		
Tier Structure	APY*	Minimum Balance
\$25 - \$2,500	0.00%	\$25
\$2,500 - \$10,000	0.00%	\$2,500
\$10,000 and above	0.00%	\$10,000

CHECKING ACCOUNT RATES

CU Rewards + Interest Checking		
Tier Structure	APY*	Minimum Balance
\$25 and above	0.08%	\$25

RETIREMENT ACCOUNT RATES

IRA Shares (Roth & Traditional)		
Tier Structure	APY*	Minimum Balance
\$2,500 - \$25,000	0.30%	\$2,500
\$25,000 - \$50,000	0.40%	\$25,000
\$50,000 - \$100,000	0.45%	\$50,000
\$100,000 - \$250,000	0.50%	\$100,000
\$250,000 and above	0.55%	\$250,000

SHARE CERTIFICATES

Standard CD		
Term	Tier Structure	APY*
06 mo. Standard CD	\$500 to \$100,000	0.70%
12 mo. Standard CD	\$500 to \$100,000	2.02%
24 mo. Standard CD	\$500 to \$100,000	2.02%
36 mo. Standard CD	\$500 to \$100,000	1.56%
48 mo. Standard CD	\$500 to \$100,000	1.66%
60 mo. Standard CD	\$500 to \$100,000	1.76%

Jumbo CD		
Term	Tier Structure	APY*
06 mo. Jumbo CD	\$100,000 and above	0.75%
12 mo. Jumbo CD	\$100,000 and above	2.07%
24 mo. Jumbo CD	\$100,000 and above	2.07%
36 mo. Jumbo CD	\$100,000 and above	1.61%
48 mo. Jumbo CD	\$100,000 and above	1.71%
60 mo. Jumbo CD	\$100,000 and above	1.81%

IRA CD		
Term	Tier Structure	APY*
06 mo. IRA CD	\$500 and above	0.75%
12 mo. IRA CD	\$500 and above	2.07%
24 mo. IRA CD	\$500 and above	2.07%
36 mo. IRA CD	\$500 and above	1.61%
48 mo. IRA CD	\$500 and above	1.71%
60 mo. IRA CD	\$500 and above	1.81%

CU Rewards + Interest CD		
Term	Tier Structure	APY*
06 mo. CU Rewards + Interest CD	\$500 and above	0.85%
12 mo. CU Rewards + Interest CD	\$500 and above	2.17%
24 mo. CU Rewards + Interest CD	\$500 and above	2.17%
36 mo. CU Rewards + Interest CD	\$500 and above	1.71%
48 mo. CU Rewards + Interest CD	\$500 and above	1.81%
60 mo. CU Rewards + Interest CD	\$500 and above	1.92%

**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 1, 2022.