



# CREDIT UNION OF GEORGIA

## DEPOSIT RATES: PERSONAL & BUSINESS ACCOUNTS

### SAVINGS

<b>Regular Savings</b>		
<b>Tier Structure</b>	<b>APY*</b>	<b>Minimum Balance</b>
\$10 and above	0.20%	\$10
<b>Club Accounts</b>		
<b>Tier Structure</b>	<b>APY*</b>	<b>Minimum Balance</b>
Average Daily Balance	0.20%	\$10
<b>Money Market Account</b>		
<b>Tier Structure</b>	<b>APY*</b>	<b>Minimum Balance</b>
\$2,500 - \$25,000	0.50%	\$2,500
\$25,000 - \$50,000	0.70%	\$25,000
\$50,000 - \$100,000	0.801%	\$50,000
\$100,000 - \$250,000	1.00%	\$100,000
\$250,000 and above	1.26%	\$250,000

### CHECKING ACCOUNT

<b>CU Rewards + Interest Checking</b>		
<b>Tier Structure</b>	<b>APY*</b>	<b>Minimum Balance</b>
\$25 and above	0.10%	\$25

### RETIREMENT & EDUCATIONAL

<b>IRA Shares (Roth, Traditional &amp; Coverdell)</b>		
<b>Tier Structure</b>	<b>APY*</b>	<b>Minimum Balance</b>
\$2,500 - \$25,000	0.50%	\$2,500
\$25,000 - \$50,000	0.70%	\$25,000
\$50,000 - \$100,000	0.80%	\$50,000
\$100,000 - \$250,000	1.00%	\$100,000
\$250,000 and above	1.26%	\$250,000

*\*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 December 1, 2022.*

# SHARE CERTIFICATES

<b>Standard CD</b>		
<b>Term</b>	<b>Tier Structure</b>	<b>APY*</b>
06 mo. Standard CD	\$500 to \$100,000	1.00%
12 mo. Standard CD	\$500 to \$100,000	2.78%
15 mo. Standard CD	\$500 to \$100,000	4.07%
24 mo. Standard CD	\$500 to \$100,000	2.78%
36 mo. Standard CD	\$500 to \$100,000	2.84%
48 mo. Standard CD	\$500 to \$100,000	2.89%
60 mo. Standard CD	\$500 to \$100,000	3.09%
<b>Jumbo CD</b>		
<b>Term</b>	<b>Tier Structure</b>	<b>APY*</b>
06 mo. Jumbo CD	\$100,000 and above	1.06%
12 mo. Jumbo CD	\$100,000 and above	2.84%
15 mo. Jumbo CD	\$100,000 and above	4.07%
24 mo. Jumbo CD	\$100,000 and above	2.84%
36 mo. Jumbo CD	\$100,000 and above	2.89%
48 mo. Jumbo CD	\$100,000 and above	2.94%
60 mo. Jumbo CD	\$100,000 and above	3.14%
<b>IRA CD</b>		
<b>Term</b>	<b>Tier Structure</b>	<b>APY*</b>
06 mo. IRA CD	\$500 and above	1.06%
12 mo. IRA CD	\$500 and above	2.84%
15 mo. IRA CD	\$500 and above	4.07%
24 mo. IRA CD	\$500 and above	2.84%
36 mo. IRA CD	\$500 and above	2.89%
48 mo. IRA CD	\$500 and above	2.94%
60 mo. IRA CD	\$500 and above	3.14%
<b>CU Rewards + Interest CD</b>		
<b>Term</b>	<b>Tier Structure</b>	<b>APY*</b>
06 mo. CU Rewards + Interest CD	\$500 and above	1.16%
12 mo. CU Rewards + Interest CD	\$500 and above	2.94%
15 mo. CU Rewards + Interest CD	\$500 and above	4.07%
24 mo. CU Rewards + Interest CD	\$500 and above	2.94%
36 mo. CU Rewards + Interest CD	\$500 and above	2.99%
48 mo. CU Rewards + Interest CD	\$500 and above	3.04%
60 mo. CU Rewards + Interest CD	\$500 and above	3.25%