CREDIT UNION® OF GEORGIA

DEPOSIT RATES: PERSONAL & BUSINESS ACCOUNTS

SAVINGS RATES

Regular & Secondary Savings		
Tier Structure	**APY***	**Minimum Balance**
$10 & Above	0.25%	$10
High Interest Savings		
Tier Structure	**APY***	**Minimum Balance**
$0 - $2,499.99	3.00%	$10
$2,500 and above	0.25%	$10
Youth High Interest Savings		
Tier Structure	**APY***	**Minimum Balance**
$0 - $2,499.99	3.00%	$10
$2,500 and above	0.25%	$10
Money Market Account		
Tier Structure	**APY***	**Minimum Balance**
$2,500 - $24,999	1.00%	$2,500
$25,000 - $49,999	1.25%	$25,000
$50,000 - $99,999	1.40%	$50,000
$100,000 - $249,999	1.80%	$100,000
$250,000 - $499,999	2.25%	$250,000
$500,0000 - $999,999	2.50%	$500,000
$1,000,000 and above	2.75%	$1,000,000

**All Savings and Money Market accounts are limited to six (6) withdrawals per month including withdrawals made by check, Visa Debit Card, through Online Banking, electronic or via ACH, by phone and in person. All withdrawals exceeding six (6) per/month will be assessed a $5.00 fee per withdrawal.*

CHECKING RATES

High Interest Checking +		
Tier Structure	**APY***	**Minimum Balance**
$2,500 - $25,000	3.00%	$25
$25,000 & Greater	0.13%	$25

**To qualify for premium dividends on the first $25,000 and to have ATM fees refunded at month end from usage at non-Credit Union of Georgia ATMs, members need to meet the following monthly requirements: have one direct deposit credited to their account, maintain an average daily balance of $2,500 or greater, have 15 or greater debit card transactions totaling $500 or greater posted to their account, and be at least 18 years old.*

RETIREMENT & EDUCATIONAL

IRA Shares (Roth, Traditional & Coverdell)		
Tier Structure	**APY***	**Minimum Balance**
$2,500 - $25,000	1.00%	$2,500
$25,000 - $50,000	1.25%	$25,000
$50,000 - $100,000	1.40%	$50,000

$100,000 - $250,000	1.80%	$100,000
$250,000 - $499,999	2.25%	$250,000
$500,0000 - $999,999	2.50%	$500,000
$1,000,000 and above	2.75%	$1,000,000

SHARE CERTIFICATES

Standard CD		
Term	**Tier Structure**	**APY***
6 Month Standard CD	$500 - $100,000	3.70%
12 Month Standard CD	$500 - $100,000	3.95%
24 Month Standard CD	$500 - $100,000	3.75%
36 Month Standard CD	$500 - $100,000	3.70%
48 Month Standard CD	$500 - $100,000	3.70%
60 Month Standard CD	$500 - $100,000	3.70%

Jumbo CD		
Term	**Tier Structure**	**APY***
6 Month Jumbo CD	$100,000 & Above	3.75%
12 Month Jumbo CD	$100,000 & Above	4.00%
24 Month Jumbo CD	$100,000 & Above	3.80%
36 Month Jumbo CD	$100,000 & Above	3.75%
48 Month Jumbo CD	$100,000 & Above	3.75%
60 Month Jumbo CD	$100,000 & Above	3.75%

IRA CD		
Term	**Tier Structure**	**APY***
6 Month IRA CD	$500 & Above	3.75%
12 Month IRA CD	$500 & Above	4.00%
24 Month IRA CD	$500 & Above	3.80%
36 Month IRA CD	$500 & Above	3.75%
48 Month IRA CD	$500 & Above	3.75%
60 Month IRA CD	$500 & Above	3.75%

Senior Class CD		
Term	**Tier Structure**	**APY***
6 Month Senior Class CD	$500 & Above	3.75%
12 Month Senior Class CD	$500 & Above	4.00%
24 Month Senior Class CD	$500 & Above	3.80%
36 Month Senior Class CD	$500 & Above	3.75%
48 Month Senior Class CD	$500 & Above	3.75%
60 Month Senior Class CD	$500 & Above	3.75%

**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 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. Rates effective as of October 2, 2026.*