

# SAVINGS RATES

Effective March 18, 2026

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## SAVINGS

TYPE	INTEREST RATE	APY*	MINIMUM DEPOSIT **
Share Savings	0.05%	0.05%	\$5.00
All Purpose Club	0.05%	0.05%	\$10.00
Christmas Club	0.05%	0.05%	\$10.00
Money Market	1.98%	2.00%	=> \$100,000.00
Money Market	1.49%	1.50%	\$50,000.00-\$99,999.99
Money Market	1.24%	1.25%	\$10,000.00-\$49,999.99
Money Market	1.00%	1.00%	\$2,500.00-\$9,999.99
Money Market	0.75%	0.75%	\$10.00-\$2,499.99

## TERM CERTIFICATE\*\*\*

TYPE	INTEREST RATE	APY*	MINIMUM DEPOSIT TO OPEN**
6 Month††	1.00%	1.00%	\$500.00
8 Month	3.54%	3.60%	\$500.00
12 Month	1.49%	1.50%	\$500.00
15 Month	3.63%	3.70%	\$500.00
18 Month	1.59%	1.60%	\$500.00
24 Month	1.98%	2.00%	\$500.00
36 Month	2.96%	3.00%	\$500.00
48 Month	2.96%	3.00%	\$500.00
60 Month	2.96%	3.00%	\$500.00

## KASASA ACCOUNTS

A \$5 minimum deposit is required to open an account.

TYPE	INTEREST RATE	APY*	MINIMUM BALANCE TO OBTAIN APY
Kasasa Cash†	2.00%	2.00%	\$0.01-\$25,000.00
Kasasa Cash††	0.25%	0.60%-2.00%	=> \$25,000.01
Kasasa Cash§	0.05%	0.05%	\$0.01
Kasasa Cash Back	0.00%	0.00%	\$0.01
Kasasa Saver§†	0.995%	1.00%	\$0.01-\$25,000.00
Kasasa Saver§*	0.25%	0.40%-1.00%	=> \$25,000.01
Kasasa Saver§†	0.05%	0.05%	\$0.01

## IRA†

TYPE	INTEREST RATE	APY*	MINIMUM DEPOSIT TO OPEN**
6 Month††	1.00%	1.00%	\$500.00
8 Month	3.54%	3.60%	\$500.00
12 Month	1.49%	1.50%	\$500.00
15 Month	3.63%	3.70%	\$500.00
18 Month	1.59%	1.60%	\$100.00
24 Month	1.98%	2.00%	\$500.00
36 Month	2.96%	3.00%	\$500.00
48 Month	2.96%	3.00%	\$500.00
60 Month	2.96%	3.00%	\$500.00

\* Annual Percentage Yield

\*\* Minimum Deposit refers to the minimum balance to obtain the APY.

\*\*\* Penalty for early withdrawal may be imposed.

† Fees may reduce earnings. Penalty for early withdrawal may be imposed.

†† Annual percentage yield is based on the assumption that the account will be rolled over at maturity for the same term and remain on deposit for one year. The existing interest rate may not be available at maturity.

††† Fees may reduce earnings.

‡ Minimum qualification requirements must be met during each monthly qualification cycle in order to obtain APY.

‡\* Minimum qualification requirements must be met during each monthly qualification cycle in order to obtain APY. Lowest APY calculation is based on an assumed total account balance of \$115,000.00.

§ APY earned in the event minimum qualification requirements are not met during the monthly qualification cycle.

§† Minimum qualification requirements must be met on the associated Kasasa Cash or Kasasa Cash Back account during each monthly qualification cycle in order to obtain APY.

§\* Minimum qualification requirements must be met on the associated Kasasa Cash or Kasasa Cash Back account during each monthly qualification cycle in order to obtain APY. Lowest APY calculation is based on an assumed total account balance of \$115,000.00.

§† APY earned in the event minimum qualification requirements are not met on the associated Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle.

All rates are subject to change without notice. For variable rate accounts, your rate may change after the account is opened.

Monthly Qualification Cycles begin one (1) business day prior to the first day of the current statement cycle. When the last day of the month falls on a business day, the qualification period ends (1) day before statement cycle end date. When the last day of the month falls on a weekend, the qualification period ends (2) business days before statement cycle end date. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates.

We've got you.



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All rates are subject to change without notice. Equal housing opportunity. Equal opportunity employer. Membership to Southbridge Credit Union requires a one-time interest-earning deposit of \$5.00 in a prime share account. Federally insured by NCUA.

