

**Rates effective 10/01/2018**

Certificate of Deposit Term	Deposit Amount \$500-\$9,999		Call the credit union for rates with deposits \$10,000-\$224,999	Deposit Amount \$225,000-\$500,000		Deposit Amount >\$500,000	
	Rate	APY		Rate	APY	Rate	APY
<b>6 Months</b>	0.70%	0.70%		1.10%	1.10%	1.20%	1.21%
<b>12 Months</b>	0.80%	0.80%		1.20%	1.21%	1.30%	1.31%
<b>18 Months</b>	0.90%	0.90%		1.30%	1.31%	1.40%	1.41%
<b>24 Months</b>	1.00%	1.00%		1.40%	1.41%	1.50%	1.51%
<b>27 Months</b>	1.10%	1.11%		1.50%	1.51%	1.60%	1.61%
<b>36 Months</b>	1.20%	1.21%		1.60%	1.61%	1.70%	1.71%
<b>60 Months</b>	1.30%	1.31%		1.70%	1.71%	1.80%	1.81%

Individual Retirement Account	Deposit Amount \$1,000-\$9,999		Call the credit union for rates with deposits \$10,000-\$224,999	Deposit Amount \$225,000-\$500,000		Deposit Amount >\$500,000	
	Rate	APY		Rate	APY	Rate	APY
<b>12 Months</b>	0.80%	0.80%		1.20%	1.21%	1.30%	1.31%
<b>24 Months</b>	1.00%	1.00%		1.40%	1.41%	1.50%	1.51%
<b>36 Months</b>	1.20%	1.21%		1.60%	1.61%	1.70%	1.71%
<b>60 Months</b>	1.30%	1.31%		1.70%	1.71%	1.80%	1.81%

**Accumulative IRA**      **Minimum Deposit** \$50.      **Rate** 0.12%      **APY** 0.12%

**Share Draft Account**      **Minimum Deposit** \$500.      **Rate** 0.05%      **APY** 0.05%

**Share Account**      **Minimum Deposit** \$500.      **Rate** 0.10%      **APY** 0.10%

**Christmas Club Acct.**      **Minimum Deposit** \$50.      **Rate** 0.25%      **APY** 0.25%

\*\*APY/ Annual Percentage Yield

\*\*There is a 90 day penalty for early withdrawal which could reduce the potential earnings on your certificate.

\*\*Accrued dividends will not be paid if certificate accounts are closed before the accrued dividends are paid.

\*\*Payment for each certificate is based on the total dollar amount of all Share, IRA, and Share Certificate Accounts owned by the member. Owner and Joint Owner (JTWROS)

**Calculation of Dividends-** Dividends are calculated using the Daily Balance Method. A daily periodic rate is applied to your account each day and dividends will begin to accrue on the business day you deposit both cash and noncash deposits to your account.

**These rates are subject to change without notice. All rate information should be confirmed with First Choice Community Credit Union before entering into transactions. For more information concerning rates, terms and fees, contact FCCCU at 330-652-3887.**