

# MONEY ACCOUNT RATES

The below rates are the anticipated rates and annual percentage yields for the current dividend period. The rates on variable-rate accounts may change after the account is opened. You must maintain the minimum balance in your account to obtain the Annual Percentage Yield (APY) disclosed. The APY is calculated assuming dividends remain in the account. Premature withdrawal of funds could reduce the earnings on the account. If you close any share account before dividends are paid, you will not receive the accrued dividends. Refer to the Account Disclosure for other terms and conditions which may apply. If you have any questions, please call us at (626) 974-4447. UCFCU is proud to offer the following competitive rates to its members:

**Dividend declaration date:** 1/29/2019 **Effective:** 1/1-1/31/2019

## ALL SAVINGS ACCOUNTS

Minimum Deposit Amount	Rate Type	Dividend Period	Dividend Rate	Annual Percentage Yield (APY)
\$25 - \$4,999	Variable	Monthly	0.05%	0.05%
\$5,000 & over	Variable	Monthly	0.10%	0.10%

## MONEY MARKET ACCOUNTS

Minimum Deposit Amount	Rate Type	Dividend Period	Dividend Rate	Annual Percentage Yield (APY)
\$2,500	Variable	Monthly	0.20%	0.20%
25000 and over	Variable	Monthly	0.25%	0.25%

## CHECKING ACCOUNTS

Checking Type	Deposit Amount	Rate Type	Dividend Rate	Annual Percentage Yield (APY)
<b>BUSINESS</b>	\$25-\$4,999.99	Variable	0.00%	0.00%
	\$5,000 & over	Variable	0.05%	0.05%
<b>CLASSIC</b>	\$25-\$4,999.99	Variable	0.00%	0.00%
	\$5,000 & over	Variable	0.05%	0.05%
<b>SILVER STAR</b>	\$25-\$4,999.99	Variable	0.00%	0.00%
	\$5,000 & over	Variable	0.05%	0.05%
<b>FRESH START*</b>	\$100 & Over	Variable	0%	0%

\*Checking account rates do not apply to Fresh Start Checking

Rates and Terms are subject to change without notice. Refer to Truth-in-Savings Disclosure for terms and conditions.



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Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency.