

# CERTIFICATE RATES

Dividend rates effective: **1/25/2019**

## Term Certificates

	\$1,000 minimum		\$50,000 Minimum	
	Dividend Rate	*APY	Dividend Rate	*APY
6 - 9 Months - Fixed	0.80%	0.80%	0.85%	0.85%
12 Months - Fixed	1.05%	1.06%	1.10%	1.11%
18 Months - Fixed	1.20%	1.21%	1.25%	1.26%
24 Months - Fixed	1.30%	1.31%	1.35%	1.36%
36 Months - Fixed	1.50%	1.51%	1.55%	1.56%
48 Months - Fixed	1.60%	1.61%	1.65%	1.66%
60 Months - Fixed	1.70%	1.71%	1.75%	1.76%

## IRA Certificates

Term	\$1,000 minimum		\$50,000 Minimum	
	Dividend Rate	*APY	Dividend Rate	*APY
12 Months - Fixed	1.05%	1.06%	1.10%	1.11%
18 Months - Fixed	1.20%	1.21%	1.25%	1.26%
24 Months - Fixed	1.30%	1.31%	1.35%	1.36%
36 Months - Fixed	1.50%	1.51%	1.55%	1.56%
48 Months - Fixed	1.60%	1.61%	1.65%	1.66%
60 Months - Fixed	1.70%	1.71%	1.75%	1.76%

Annual Percentage Yield (APY) assumes that dividends remain in the account until maturity and a withdrawal will reduce earnings. A penalty will be imposed on early withdrawals from certificates.

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



160 E College St, Covina, CA 91723  
 (626) 974-4447, Fax (626) 974-4473  
[www.unitedcatholicscu.org](http://www.unitedcatholicscu.org)



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.

