# Our Dividend & Interest Rates (Consumer and Business)

***November 10 -16, 2026*** | ***Together Credit Union***

*For current rate information call your local branch or (800)325-9905*

| | Minimum Balance | ADB for Dividend / Interest Rate (a) | Dividend/Interest Rate | APY * |
|---|---|---|---|---|
| **SAVINGS ACCOUNTS - Consumer and Business** | | | | |
| Regular Savings | $5 | $100 | 0.20% | 0.20% |
| Accelerate It Savings | $5 | $100 | | |
| $5 - $5,000.99 (w/ open checking) | | | 4.89% | 5.00% |
| $5,001.00 and above | | | 0.20% | 0.20% |
| Holiday Savings | $0 | $5 | 0.20% | 0.20% |
| Multiple Savings | $0 | $100 | 0.20% | 0.20% |
| Eagle Advantage Savings | $5 | $100 | 0.20% | 0.20% |
| Earn and Learn Youth Savings | $5 | $5 | | |
| $5 - $2,500 | | | 2.96% | 3.00% |
| over $2,500 | | | 0.20% | 0.20% |
| Business Savings | $5 | $5 | 0.20% | 0.20% |
| **CHECKING ACCOUNTS - Consumer and Business** | | | | |
| Achieve It Checking | $0 | N/A | N/A | |
| Basic Checking | $0 | N/A | N/A | |
| Eagle Advantage Checking | $0 | $0 | 0.10% | 0.10% |
| High Interest Checking | $0 | $0 | | |
| $0 - $25,000.00 (w/ monthly requirements) | | | 3.93% | 4.00% |
| $25,000.01 and above | | | 0.20% | 0.20% |
| Give Back Checking | $0 | N/A | N/A | |
| Interest Checking Plus | $0 | $0 | 0.10% | 0.10% |
| My Fit Card | $0 | N/A | N/A | |
| Business Checking | $0 | N/A | N/A | |
| Business Checking Plus | $0 | N/A | N/A | |
| Nonprofit/Club Checking | $0 | N/A | N/A | |
| **MONEY MARKET ACCOUNT (b)** | | | | |
| Money Market Accounts (MMA) | $1,000 | $1,000 | | |
| Daily Balance: $1,000 - $9,999 | | | 1.15% | 1.16% |
| $10,000 - $24,999 | | | 1.20% | 1.21% |
| $25,000 - $49,999 | | | 1.35% | 1.36% |
| $50,000 - $99,999 | | | 1.50% | 1.51% |
| $100,000 -$249,999 | | | 1.55% | 1.56% |
| $250,000 - above | | | 1.65% | 1.66% |
| Select Money Market (Consumer and Business) **new money only | | | | |
| Daily Balance: $100,000 and above | $100,000 | $100,000 | 3.92% | 4.00% |
| Daily Balance: $1,000 - $99,999 | | | 1.50% | 1.51% |
| **MONEY MARKET ACCOUNT - Business (b)** | | | | |
| Business MMA | $1,000 | $1,000 | | |
| Daily Balance: $1,000 - $49,999 | | | 1.45% | 1.46% |
| $50,000 - $99,999 | | | 1.55% | 1.56% |
| $100,000 -$249,999 | | | 1.65% | 1.66% |
| $250,000 - above | | | 1.75% | 1.77% |
| **CERTIFICATES of DEPOSIT: (c,d) Consumer and Business** | | | | |
| 6 Month Certificate | $1,000 | $1,000 | 3.45% | 3.50% |
| 9 Month Certificate | $1,000 | $1,000 | 3.45% | 3.50% |
| **11 Mos CD Special** | **$1,000** | **$1,000** | **4.41%** | **4.50%** |
| 12 Month Certificate | $1,000 | $1,000 | 3.49% | 3.55% |
| 18 Month Certificate | $1,000 | $1,000 | 3.20% | 3.25% |
| 24 Month Certificate | $1,000 | $1,000 | 3.20% | 3.25% |
| 36 Month Certificate | $1,000 | $1,000 | 3.20% | 3.25% |
| *36 Month Variable Rate Certificate (e)* | $1,000 | $1,000 | 3.06% | 3.10% |
| 48 Month Certificate | $1,000 | $1,000 | 3.20% | 3.25% |
| 60 Month Certificate | $1,000 | $1,000 | 3.20% | 3.25% |
| *60 Month Variable Rate Certificate (e)* | $1,000 | $1,000 | 3.06% | 3.10% |
| **CERTIFICATES of DEPOSIT: Member Merits Gold (c,d)** | | | | |
| 6 Month Certificate | $1,000 | $1,000 | 3.49% | 3.55% |
| 9 Month Certificate | $1,000 | $1,000 | 3.49% | 3.55% |
| 12 Month Certificate | $1,000 | $1,000 | 3.54% | 3.60% |
| 18 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 24 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 36 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 36 Month Variable Rate Certificate (e) | $1,000 | $1,000 | 3.11% | 3.15% |
| 48 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 60 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 60 Month Variable Rate Certificate (e) | $1,000 | $1,000 | 3.11% | 3.15% |

(a) Dividends/interest compounded and paid monthly based on the average daily balance (ADB) on all accounts except the Money Market Accounts.
(b) Interest is compounded daily and paid monthly.
(c) Penalty for early withdrawal. Rate is fixed for certfiicate term, except for variable rate products (e). See "Truth-In Savings Disclosure" for further information.
(d) Minimum balance is $500 for Youth Certificate of Deposit (CDs opened for members ages 0-21)
(e) After issue date, rate may adjust twice during the term. Term is divided into three equal periods and rate adjusts on anniversary date of each subsequent period. Rate will adjust to current rate for like fixed rate certificate term less a margin (.10% for 36 months; .25% for 60 months). Rate may increase or decrease, but will never be lower than rate earned on issue date.

**The Credit Union reserves the right to discontinue Specials/Adjust product rates at any time**

* Annual Percentage Yield -- assumes principal and dividends/interest remain on deposit for the entire year. Withdrawals will reduce earnings.

**** New Money is defined as funds not currently on deposit with Together Credit Union and has not been on deposit for 30 days previous**

Member Merits level based on household's combined total loan balance and total average daily deposit balance. Gold Level = Households with balances $25,000+

**Savings federally insured up to $250,000 and IRA savings insured up to $250,000 by the NCUA**

# Our Traditional IRA, Roth IRA and Health Savings Account Rates

*November 10 -16, 2026* | *Together Credit Union*

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| | Minimum Balance | ADB for Dividend / Interest Rate (a) | Dividend/Interest Rate | APY * |
|---|---|---|---|---|
| **IRA ACCUMULATION (Traditional & Roth)** | | | | |
| | $5 | $5 | 0.20% | 0.20% |
| **CHECKING ACCOUNT - HEALTH SAVINGS ACCOUNT** | | | | |
| Health Interest Checking | $0 | $0 | 1.00% | 1.00% |
| **IRA MONEY MARKET ACCOUNT (b) (Traditional & Roth)** | | | | |
| IRA Money Market Account (MMA) | | | | |
| Daily Balance: $1,000 - $9,999 | $1,000 | $1,000 | 1.15% | 1.16% |
| $10,000 - $24,999 | | | 1.20% | 1.21% |
| $25,000 - $49,999 | | | 1.35% | 1.36% |
| $50,000 - $99,999 | | | 1.50% | 1.51% |
| $100,000 -$249,999 | | | 1.55% | 1.56% |
| $250,000 - above | | | 1.65% | 1.66% |
| Select Money Market (IRA) **new money only | | | | |
| Daily Balance: $100,000 and above | $100,000 | $100,000 | 3.92% | 4.00% |
| Daily Balance: $1,000 - $99,999 | | | 1.50% | 1.51% |
| **IRA (Traditional & Roth) FIXED RATE CERTIFICATES of DEPOSIT (c,e)** | | | | |
| 6 Month Certificate | $1,000 | $1,000 | 3.49% | 3.55% |
| 9 Month Certificate | $1,000 | $1,000 | 3.49% | 3.55% |
| **11 Mos CD Special** | **$1,000** | **$1,000** | **4.41%** | **4.50%** |
| 12 Month Certificate | $1,000 | $1,000 | 3.54% | 3.60% |
| 18 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 24 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 36 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 48 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| 60 Month Certificate | $1,000 | $1,000 | 3.25% | 3.30% |
| **IRA VARIABLE RATE CERTIFICATES of DEPOSIT (Traditional only) (c,d,e)** | | | | |
| 36 Month Certificate | $1,000 | $1,000 | 3.11% | 3.15% |
| 60 Month Certificate | $1,000 | $1,000 | 3.11% | 3.15% |

(a) Dividends/interest is compounded and paid monthly based on the average daily balance (ADB) on all accounts except the IRA Money Market.

(b) Interest is compounded daily and paid monthly.

(c) Penalty for early withdrawal. See "Truth-In Savings Disclosure" for further information.

(d) After issue date, rate may adjust twice during the term. Term is divided into three equal periods and rate adjusts on anniversary date of each subsequent period. Rate will adjust to current rate for like fixed rate certificate term less a margin (.10% for 36 months; .25% for 60 months). Rate may increase or decrease, but will never be lower than rate earned on issue date.

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NCUA