

SAVINGS RATES Apply online at hacu.org

Rates subject to change without notice. Annual Percentage Yield (APY) reflects the effective rate earned due to compounding of interest.

SAVINGS ACCOUNTS

Savings Accounts¹ Compounded monthly; paid quarterly.

Balance	Rate	APY
\$100+	0.10%	0.10%

¹Must maintain an average daily balance of \$100 to earn interest.

Special Savings & Club Accounts Compounded monthly; paid quarterly.

Balance	Rate	APY
No Minimum Balance Required	0.10%	0.10%

TOTALLY FREE CHECKING ACCOUNTS²

Totally Free Checking Account Compounded monthly; paid monthly.

Balance	Rate	APY
\$0-\$10,000	2.96%	3.00%

² Compounded monthly; paid monthly. Business Checking accounts are not eligible for the high interest return. Monthly requirements to earn 3.00% APY: direct deposit equal or greater than \$500, a minimum of 12 Debit/Check Card transactions per month (Pending transactions and ATM transactions not included), enroll in My247, login once monthly, and consent to receive eStatements. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will not earn dividends. Fees could reduce earnings.

MONEY MARKET ACCOUNTS

Money Market³ Compounded monthly; paid monthly.

Balance	Rate	APY
\$2,000 - \$9,999	0.40%	0.40%
\$10,000 - \$24,999	0.45%	0.45%
\$25,000+	0.50%	0.50%

Super Money Market Compounded monthly; paid monthly.

Balance	Rate	APY
\$0 - \$49,999	0.40%	0.40%
\$ 50,000 +	0.60%	0.60%

³Must maintain an average minimum balance of \$2,000 to earn interest.

CERTIFICATES⁴

Certificates \$500-\$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
6 month	0.75%	0.75%
1 year	1.14%	1.15%
2 year	1.49%	1.50%
3 year	1.74%	1.75%
4 year	1.98%	2.00%
5 year	2.13%	2.15%

Certificates \$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
6 month	0.85%	0.85%
1 year	1.19%	1.20%
2 year	1.59%	1.60%
3 year	1.83%	1.85%
4 year	2.08%	2.10%
5 year	2.23%	2.25%

⁴Penalties apply for early withdrawal. Penalty may reduce earnings

IRAs and Coverdell ESAs \$500-\$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
1 year	1.14%	1.15%
2 year	1.49%	1.50%
3 year	1.74%	1.75%
4 year	1.98%	2.00%
5 year	2.13%	2.15%

IRAs and Coverdell ESAs \$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
1 year	1.19%	1.20%
2 year	1.59%	1.60%
3 year	1.83%	1.85%
4 year	2.08%	2.10%
5 year	2.23%	2.25%