

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.

Federally Insured



ESI EXCESS SHARE INSURANCE
Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

Savings Accounts¹

Savings Accounts

Compounded monthly; paid quarterly.

Balance	Rate	APY
\$100+	0.10%	0.10%

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

Money Market Accounts²

Money Market

Compounded monthly; paid monthly.

Balance	Rate	APY
\$2,000 - \$9,999	0.15%	0.15%
\$10,000 - \$24,999	0.20%	0.20%
\$25,000+	0.25%	0.25%

Super Money Market

Compounded monthly; paid monthly.

Balance	Rate	APY
\$0 - \$49,999	0.10%	0.10%
\$ 50,000 +	0.30%	0.30%

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

Certificates

\$500-\$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
6 month	0.20%	0.20%
1 year	0.30%	0.30%
2 year	0.40%	0.40%
3 year	0.60%	0.60%
4 year	1.19%	1.20%
5 year	1.39%	1.40%

\$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
6 month	0.25%	0.25%
1 year	0.35%	0.35%
2 year	0.50%	0.50%
3 year	0.70%	0.70%
4 year	1.29%	1.30%
5 year	1.49%	1.50%

Penalties apply for early withdrawal. Penalty may reduce earnings.

Traditional, ROTH IRAs and Coverdell³ ESAs

\$500-\$24,999

Compounded monthly; paid monthly. \$500 minimum.

Term	Rate	APY
1 year	0.30%	0.30%
2 year	0.40%	0.40%
3 year	0.60%	0.60%
4 year	1.19%	1.20%
5 year	1.39%	1.40%

\$25,000+

Compounded monthly; paid monthly.

Term	Rate	APY
1 year	0.35%	0.35%
2 year	0.50%	0.50%
3 year	0.70%	0.70%
4 year	1.29%	1.30%
5 year	1.49%	1.50%

³\$500 Minimum on Coverdell ESAs

Penalties apply for early withdrawal. Penalty may reduce earnings.