

# SAVINGS RATES Apply online at [hacu.org](http://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 Accounts<sup>1</sup>

### Savings Accounts

Compounded monthly; paid quarterly.

Balance	Rate	APY
\$100+	0.10%	0.10%

<sup>1</sup>Must maintain an average daily balance of \$100 to earn interest.

## Money Market Accounts<sup>2</sup>

### 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%

<sup>2</sup>Must 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 Coverdell<sup>3</sup> 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%

<sup>3</sup>\$500 Minimum on Coverdell ESAs

*Penalties apply for early withdrawal. Penalty may reduce earnings.*