



Frontwave Credit Union Deposit Rates

Effective September 25, 2024

Please call 800.736.4500 or scan the QR code below for the most current information. Dividends are determined by the Board of Directors and may change without notice.

Checking & Savings Accounts

| Account Type | Dividend Rate | APY ³ |
|-------------------------------------|---------------|------------------|
| Primary Checking ¹ | 0.00% | 0.00% |
| Dividend Plus Checking ² | 0.05% | 0.05% |
| Share Savings ² | 0.05% | 0.05% |

¹ Primary Checking has no monthly fee and no minimum balance.
² Dividend Plus Checking and Share Savings accounts require a minimum balance of \$5.00 to earn dividends.
³ APY = Annual Percentage Yield.

Business Checking Accounts

| Account Type | Dividend Rate | APY ³ |
|--------------------------------|---------------|------------------|
| Primary ¹ | 0.00% | 0.00% |
| Business Dividend ² | 0.01% | 0.01% |

¹ Primary Business Checking accounts have no minimum balance.
² Business Dividend Checking accounts require a minimum balance of \$5.00 to earn dividends.
³ APY = Annual Percentage Yield.

Money Market & Money Market IRAs

| Balance Needed to Earn Dividends | Dividend Rate | APY ¹ |
|----------------------------------|---------------|------------------|
| \$0 to \$9,999 | 0.05% | 0.05% |
| \$10,000 to \$24,999 | 0.05% | 0.05% |
| \$25,000 to \$49,999 | 0.20% | 0.20% |
| \$50,000 to \$99,999 | 0.30% | 0.30% |
| \$100,000 to \$249,999 | 0.80% | 0.80% |
| \$250,000 to \$499,999 | 1.00% | 1.00% |
| \$500,000 to \$999,999 | 1.49% | 1.50% |
| \$1,000,000 and above | 1.74% | 1.75% |

¹ APY = Annual Percentage Yield.
 Minimum opening deposit \$2,500.00.
 Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid. Fees may reduce earnings.
 There is no minimum balance required to earn dividends.

Individual Retirement Accounts & Roth Individual Retirement Accounts

| Minimum Deposit | Dividend Rate | APY ¹ |
|-----------------|---------------|------------------|
| \$50.00 | 0.05% | 0.05% |

¹ APY = Annual Percentage Yield.
 Additional contributions may be made at any time. Dividends are tax-deferred until withdrawal.
 Early withdrawal of funds (before the IRA holder is 59 1/2 years of age) may be subject to penalty.
 Penalty for early withdrawal applies. There is no minimum balance to earn dividends.

Saver Certificates

| Term | Dividend Rate | APY ¹ |
|---------|---------------|------------------|
| 6-Month | 0.55% | 0.55% |
| 1-Year | 0.65% | 0.65% |
| 2-Year | 0.85% | 0.85% |
| 3-Year | 0.95% | 0.95% |

¹ APY = Annual Percentage Yield.
 Opening deposit \$100.00 (minimum) to \$500.00 (maximum).
 Monthly deposits between \$10.00 (minimum) to \$500.00 (maximum). Penalty for withdrawal.
 Minimum daily balance of \$100.00 required to earn dividends.

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
 Dividends are calculated daily and compounded and paid monthly.

Military Saver Certificates

| Term | Dividend Rate | APY ¹ |
|---------|---------------|------------------|
| 6-Month | 0.80% | 0.80% |
| 1-Year | 0.90% | 0.90% |
| 2-Year | 1.09% | 1.10% |
| 3-Year | 1.19% | 1.20% |

¹ APY = Annual Percentage Yield.
 Available for active duty and retired military personnel only.
 Opening deposit \$100.00 (minimum) to \$500.00 (maximum).
 Monthly deposits between \$10.00 (minimum) to \$500.00 (maximum).
 Withdrawal of certificate funds before maturity may be subject to penalties.
 Rates and terms subject to change without notice. Membership subject to approval.
 Minimum daily balance of \$100.00 required to earn dividends. Penalty for early withdrawal.

Share Certificates

| Term | Dividend Rate | APY ¹ |
|----------|---------------|------------------|
| 6-Month | 4.27% | 4.35% |
| 10-Month | 3.93% | 4.00% |
| 1-Year | 3.69% | 3.75% |
| 18-Month | 2.81% | 2.85% |
| 2-Year | 2.72% | 2.75% |
| 3-Year | 2.52% | 2.55% |
| 4-Year | 2.42% | 2.45% |
| 5-Year | 2.42% | 2.45% |

¹ APY = Annual Percentage Yield.
 Minimum deposit/balance \$1,000.00.

IRA/Roth IRA Share Certificates

| Term | Dividend Rate | APY ¹ |
|----------|---------------|------------------|
| 6-Month | 3.78% | 3.85% |
| 10-Month | 3.45% | 3.50% |
| 1-Year | 3.20% | 3.25% |
| 18-Month | 2.33% | 2.35% |
| 2-Year | 2.23% | 2.25% |
| 3-Year | 2.03% | 2.05% |
| 4-Year | 1.93% | 1.95% |
| 5-Year | 1.93% | 1.95% |

¹ APY = Annual Percentage Yield.
 Minimum deposit/balance \$1,000.00.

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 Scan for current deposit rates.



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