

# savings rates

Checking & Savings Accounts	*MINIMUM BALANCE	DIVIDEND RATE	APY**
<b>Savings Account</b>	\$ 100.00	0.05 %	0.05 %
<b>Youth Savings Account</b> (members age 18 & under)	\$ 25.00	0.05 %	0.05 %
<b>Money Market Savings 1</b>	\$ 1,500.00	0.05 %	0.05 %
<b>Money Market Savings 2</b>	\$ 10,000.00	0.10 %	0.10 %
<b>Money Market Savings 3</b>	\$ 50,000.00	0.15 %	0.15 %
<b>Money Market Savings 4</b>	\$ 100,000.00	0.20 %	0.20 %
<b>Personal Checking / Platinum Checking</b> (no longer offered)	\$ 2,500.00	0.05 %	0.05 %
<b>Business Checking</b>	\$ 5,000.00	0.05 %	0.05 %

  

IRAs	*MINIMUM BALANCE	DIVIDEND RATE	APY**
<b>IRA Savings Account</b>	\$ 25.00	0.25 %	0.25 %
<b>12 to 23 month IRA Certificate</b>	\$ 2,000.00	0.15 %	0.15 %
<b>24 to 35 month IRA Certificate</b>	\$ 2,000.00	0.20 %	0.20 %
<b>36 to 47 month IRA Certificate</b>	\$ 2,000.00	0.25 %	0.25 %
<b>48 to 59 month IRA Certificate</b>	\$ 2,000.00	0.30 %	0.30 %
<b>60 month IRA Certificate</b>	\$ 2,000.00	0.40 %	0.40 %

  

Certificates	*MINIMUM BALANCE	DIVIDEND RATE	APY**
<b>6 to 11 month Certificate</b>	\$ 2,000.00	0.15 %	0.15 %
<b>12 to 23 month Certificate</b>	\$ 2,000.00	0.15 %	0.15 %
<b>24 to 35 month Certificate</b>	\$ 2,000.00	0.20 %	0.20 %
<b>36 to 47 month Certificate</b>	\$ 2,000.00	0.25 %	0.25 %
<b>48 to 59 month Certificate</b>	\$ 2,000.00	0.30 %	0.30 %
<b>60 month Certificate</b>	\$ 2,000.00	0.40 %	0.40 %
<b>6 to 60 month Student Certificate</b> (age 18 & under)	\$ 250.00	Same as Certificate term rate	
<b>12 month Student Saver Certificate / unlimited deposits</b> (age 18 & under)	\$ 250.00	0.15 %	0.15 %
<b>6 to 60 month Jumbo Certificate</b>	\$ 50,000.00	Additional 0.10% over Certificate term rate	

  

Special Savings Accounts	*MINIMUM BALANCE	DIVIDEND RATE	APY**
<b>Holiday Savings Account</b>	\$ 100.00	0.05 %	0.05 %
<b>Summer Savings Account***</b>	\$ 100.00	0.50 %	0.50 %

\*Minimum average daily balance required to earn dividends. Savings, IRA Savings, IRA Certificates and Special Savings dividends are based on the average daily balance and are posted quarterly. Checking, Money Market and non-IRA Certificates are based on the average daily balance and are posted monthly. Certificates are subject to penalties for early withdrawal. Please contact one of our Personal Bankers for further information about applicable fees and terms. IRA Certificates may be subject to additional Internal Revenue Service penalties for early withdrawal. Certificate rates are fixed for the term purchased. All other rates and yields subject to change without notice. \*\*APY is Annual Percentage Yield. \*\*\*Maximum monthly deposits \$1,000; maximum annual deposit: \$10,000.

[umecreditunion.com](http://umecreditunion.com)

3000 W. Magnolia Blvd. Burbank, CA 91505

P (818) 238.2900 F (818) 238.2930

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

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