

Long Reach Federal Credit Union
Rates Effective July 27, 2017

Regular Shares (Savings) (Paid Monthly)		.10% APR .10% APY
--	--	----------------------

Money Market Accounts (Paid Monthly)	\$1,000.00 to \$9,999.99	.10% APR .10% APY
---	--------------------------	----------------------

Money Market Accounts (Paid Monthly)	\$10,000.00 and UP	.15% APR .15% APY
---	--------------------	----------------------

Share Draft (Checking) (Must maintain an average minimum monthly balance of \$500.00 to earn interest) (Paid Monthly)	.01% APR .01% APY
---	----------------------

IRA (Individual Retirement Accounts) NO MINIMUM (Paid Monthly)	.25% APR .25% APY
--	----------------------

Christmas/Vacation Clubs (Paid Monthly)	.15% APR .15% APY
--	----------------------

Certificates of Deposit

	Minimum Deposit <u>\$500.00</u>		Minimum Deposit <u>\$500.00</u>
6 Month (Paid Monthly)	.50% APR .50% APY	36 Month (Paid Monthly)	1.15% APR 1.16% APY
12 Month (Paid Monthly)	.70% APR .70% APY	48 month (Paid Monthly)	1.45% APR 1.46% APY
24 Month (Paid Monthly)	1.00% APR 1.00% APY	60 Month (Paid Monthly)	1.80% APR 1.81% APY

IRA Certificate* Rates

Minimum Deposit \$500.00

24 Month (Paid Monthly)	1.00% APR 1.00% APY
36 Month (Paid Monthly)	1.15% APR 1.16% APY
48 Month (Paid Monthly)	1.45% APR 1.46% APY
60 Month (Paid Monthly)	1.80% APR 1.81% APY

* **Substantial penalty for early withdrawal**
Rates Subject to Change without Notice