

**Long Reach Federal Credit Union**  
**Rates Effective April 12, 2024**

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) (Paid Monthly)	<b>(Must maintain an average minimum monthly balance of \$500.00 to earn interest)</b>	.01% APR .01% APY
<i>IRA (Individual Retirement Accounts)</i> (Paid Monthly)	<b>NO MINIMUM</b>	.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)	4.50 APR 4.59 APY	36 Month (Paid Monthly)	2.77% APR 2.80% APY
12 Month (Paid Monthly)	4.66% APR 4.76% APY	48 Month (Paid Monthly)	3.01% APR 3.05% APY
24 Month (Paid Monthly)	4.41% APR 4.50% APY	60 Month (Paid Monthly)	3.30% APR 3.35% APY

**IRA Certificate\* Rates**

Minimum Deposit \$500.00

24 Month (Paid Monthly)	4.41% APR 4.50% APY
36 Month (Paid Monthly)	2.77% APR 2.80% APY
48 Month (Paid Monthly)	3.01% APR 3.05% APY
60 Month (Paid Monthly)	3.30% APR 3.35% APY

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