



Effective April 1, 2024

RATES & TERMS SUBJECT TO CHANGE WITHOUT NOTICE • SCEFCU.ORG/RATES

At SCE Credit Union, our competitive rates extend beyond mere earnings; they prioritize and cultivate your financial health, helping your capital not only grow but flourish. Our expertise and commitment are geared toward empowering your business, ensuring resilience and success.

Together, we rise.

CHECKING & SAVINGS

Checking Accounts					
	Dividends ¹	AP	Y ²	Compounds	
Small Business	0.00%	0.0	0%	-	
Commercial Advantage	0.05%	0.0	5%	Quarterly	
Money Market Accounts					
Balance	Dividends	ds ¹		APY ²	
\$0 - \$24,999.99	1.24%			1.25%	
\$25,000 - \$49,999.99	1.29%			1.30%	
\$50,000 - \$99,999.99	1.44%		1.45%		
\$100,000 - \$249,999.99	1.98%			2.00%	
\$250,000 or >	2.47%			2.50%	
Premier Money Market Accounts					
Balance ³	Dividends	1		APY ²	
\$500,000 - \$749,999.99	2.91%			2.95%	
\$750,000 - \$999,999.99	3.69%			3.75%	
\$1,000,000 or >	4.41%			4.50%	

Savings Accounts			
	Dividends ¹	APY ²	Compounds
Prime Savings	0.05%	0.05%	Quarterly
Certificate & IRA Accounts			
Term⁴	Dividends ¹	APY ²	Compounds
91 Days ⁵	0.75%	0.75%	At maturity
6 Months⁵	1.74%	1.75%	Monthly
12 Months	4.89%	5.00%	Monthly
18 Months	3.45%	3.50%	Monthly
24 Months	3.45%	3.50%	Monthly
36 Months	4.41%	4.50%	Monthly
48 Months	3.25%	3.30%	Monthly
60 Months	3.20%	3.25%	Monthly

¹Dividends are calculated on the Daily Balance Method. ²APY = Annual Percentage Yield. Your statement will show the actual Annual Percentage Yield Earned (APYE), which may be different from the APY. ³Dividend rate on balances under \$500,000 drops to the current Prime Savings rate. 'Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account. 'Terms not available on IRAs.