At SCE Credit Union, we're here to help you elevate your financial deposit strategy. Our competitive rates aren't just about earning more; they're about nurturing your financial well-being, ensuring your money doesn't just grow but thrives.

Let us guide you as your reliable partner in building a future that's financially secure and brimming with opportunities. Together we rise!

## CHECKING \& SAVINGS

| Checking Accounts |  |  |  | Savings Accounts |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Balance | Dividends | APY |  | Balance | Dividends | APY |
| Free Checking | \$0 |  | 0.00\% | Prime Savings ${ }^{2}$ | \$250 | 0.05\% | 0.05\% |
| BankOn Checking | \$0 |  | 0.00\% | Super Saver | \$0 | 0.10\% | 0.10\% |
| Teen Checking | \$0 |  | 0.00\% | Vacation \& Holiday Club ${ }^{3}$ | \$0 | 0.05\% | 0.05\% |
| Rize ${ }^{\text {TM }}$ Checking ${ }^{1}$ | $\begin{gathered} \leq \$ 5,000 \\ \$ 5,000.01 \text { or }> \end{gathered}$ |  | $\begin{aligned} & 7.50 \% \\ & 0.05 \% \end{aligned}$ | Youth Savings ${ }^{4}$ | \$0 | 0.05\% | 0.05\% |
|  |  |  |  | Youth Super Saver ${ }^{4}$ | \$0 | 0.10\% | 0.10\% |
|  |  |  |  | Health Savings Account | \$0 | 0.05\% | 0.05\% |

${ }^{1}$ To earn dividends, you must complete at least 10 debit card purchases that post to your account during the statement cycle (ATM withdrawal transactions are not considered debit card purchases). Available only through online opening. ${ }^{2} \$ 5$ minimum deposit to secure Credit Union membership. ${ }^{\$ \$ 10}$ opening deposit with one scheduled distribution per year on both Vacation and Holiday accounts - June 1 and November 1 , respectively. Both accounts carry an early withdrawal fee of $\$ 15$. ${ }^{4}$ Open to members under 18.

## MONEY MARKET

| Money Market Accounts |  |  |
| :--- | :---: | :---: |
| Balance | Dividends | APY |
| $\$ 0-\$ 24,999.99$ | $1.24 \%$ | $1.25 \%$ |
| $\$ 25,000-\$ 49,999.99$ | $1.29 \%$ | $1.30 \%$ |
| $\$ 50,000-\$ 99,999.99$ | $1.44 \%$ | $1.45 \%$ |
| $\$ 100,000-\$ 249,999.99$ | $1.98 \%$ | $2.00 \%$ |
| $\$ 250,000$ or $>$ | $2.47 \%$ | $2.50 \%$ |

## Premier Money Market Accounts

| Balance $^{5}$ | Dividends | APY |
| :--- | :---: | :---: |
| $\$ 500,000-\$ 749,999.99$ | $2.91 \%$ | $2.95 \%$ |
| $\$ 750,000-\$ 999,999.99$ | $3.69 \%$ | $3.75 \%$ |
| $\$ 1,000,000$ or $>$ | $4.41 \%$ | $4.50 \%$ |

${ }^{5}$ Dividend rate on balances under $\$ 500,000$ drops to the current Prime Savings rate.

## IRAS - TRADITIONAL, ROTH \& SEP

| IRA Certificate Accounts |  |  |
| :--- | :---: | :---: |
| Term | Dividends | APY |
| 12 Months | $4.89 \%$ | $5.00 \%$ |
| 18 Months | $3.45 \%$ | $3.50 \%$ |
| 24 Months | $3.45 \%$ | $3.50 \%$ |
| 36 Months | $4.41 \%$ | $4.50 \%$ |
| 48 Months | $3.25 \%$ | $3.30 \%$ |
| 60 Months | $3.20 \%$ | $3.25 \%$ |

IRA Savings Accounts

| Balance | Dividends | APY |
| :--- | :---: | :---: |
| $\$ 0$ | $0.10 \%$ | $0.10 \%$ |

High-Yield IRA Money Market Accounts

| Balance | Dividends | APY |
| :--- | :---: | :---: |
| $\$ 0-\$ 25,000$ | $2.96 \%$ | $3.00 \%$ |
| $\$ 25,000.01-\$ 100,000$ | $3.45 \%$ | $3.50 \%$ |
| $\$ 100,000.01$ or $>$ | $3.93 \%$ | $4.00 \%$ |

## CERTIFICATES

Traditional Certificate Accounts

| Term ${ }^{6}$ | Dividends | APY | Term ${ }^{6}$ | Dividends | APY |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 91 Days | 0.75\% | 0.75\% | 24 Months | 3.45\% | 3.50\% |
| 6 Months | 1.74\% | 1.75\% | 36 Months | 4.41\% | 4.50\% |
| 12 Months | 4.89\% | 5.00\% | 48 Months | 3.25\% | 3.30\% |
| 18 Months | 3.45\% | 3.50\% | 60 Months | 3.20\% | 3.25\% |

[^0]
[^0]:    ${ }^{6}$ Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account.

