

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

	Balance	Dividends	APY
Free Checking	\$0		0.00%
BankOn Checking	\$0		0.00%
Teen Checking	\$0		0.00%
Rize™ Checking ¹	≤ \$5,000 \$5,000.01 or >		7.50% 0.05%

Savings Accounts

	Balance	Dividends	APY
Prime Savings ²	\$250	0.05%	0.05%
Super Saver	\$0	0.10%	0.10%
Vacation & Holiday Club ³	\$0	0.05%	0.05%
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%

¹To 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. ³\$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. ⁴Open 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%

⁵Dividend 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
91 Days	0.75%	0.75%
6 Months	1.74%	1.75%
12 Months	4.89%	5.00%
18 Months	3.45%	3.50%

Term ⁶	Dividends	APY
24 Months	3.45%	3.50%
36 Months	4.41%	4.50%
48 Months	3.25%	3.30%
60 Months	3.20%	3.25%

⁶Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account.