ALLIANCE CATHOLIC CREDIT UNION

Deposit Rate Sheet
Personal Accounts & CDs

Effective Date:
9/01/2026

Personal Accounts	Dividend Rate (%)	Annual Percentage Yield* (APY) %	Average Daily Balance Required to Earn Dividends	Dividend Frequency
Alliance Checking**	3.92%	4.00%	$0 - $15,000**	Monthly
	0.00%	0.00%	$15,001 and up	Monthly
Primary/Secondary Savings, Christmas Club	0.05%	0.05%	$250	Monthly
A$pire, AngelSavers $5 - $1,000	4.88%	5.00%	$5	Monthly
A$pire, Angel Savers $1,000.01+ ‡	0.05%	0.05%	$5	Monthly
IRA, ESA, SEP, & ROTH SAVINGS	0.05%	0.05%	$5	Monthly
Money Market	0.00%	0.00%	$0 - $2,499	Monthly
	0.15%	0.15%	$2,500 - $19,999	
	0.20%	0.20%	$20,000 - $74,999	
	0.25%	0.25%	$75,000 - $99,999	
	0.30%	0.30%	$100,000+	

Certificates of Deposit † (Includes Traditional, ESA, & Roth IRAs)	Dividend Rate (%)	Annual Percentage Yield* (APY) %	Minimum Opening Deposit	Compounding Frequency
3 Months (Traditional & Roth IRAs not available)	1.00%	1.00%	$500	Monthly
6 Months	3.44%	3.50%	$500	Monthly
9 Months	1.00%	1.00%	$500	Monthly
12 Months	2.96%	3.00%	$500	Monthly
13 Month Flexible CD	3.68%	3.75%	$500	Monthly
24 Months	1.98%	2.00%	$500	Monthly
30 Months	3.44%	3.50%	$500	Monthly
30 Months (Traditional & Roth IRAs ONLY)	3.44%	3.50%	$500	Monthly
36 Months	1.98%	2.00%	$500	Monthly
48 Months	2.47%	2.50%	$500	Monthly
60 Months	2.47%	2.50%	$500	Monthly

*Annual percentage yield (APY) is based on the assumption that the money is left on deposit during the dividend period. All dividends to be paid according to disclosures. All dividend rates and APYs subject to change without notice. All rates on share accounts are subject to change at anytime. Fees could reduce the earning of these accounts.

**Alliance Checking APY will be paid on balances up to $15,000 if qualifications met (Direct Deposit + E-statements + 10 Debit Card signature-based transactions per month); 4.00% APY will be paid if qualifications are met each month. 0.00% APY if all qualifications are not met. All dividends to be paid according to disclosures. All dividend rates and APYs subject to change without notice. Fees could reduce the earning of the account.

†Penalty for early withdrawal: for CDs with maturities of 9 months or less the penalty will be equal to 90 days of interest; for CDs with a maturity of 12 months or greater, other than 13-Month Flexible CD, the penalty will be equal to 180 days of interest. For 13-Month Flexible CD, one withdrawal up to 25% of the principal balance can be made without penalty; for subsequent withdrawals, the penalty will be equal to 180 days of interest.

‡Balances $1,000.01 and over will earn a lower, standard savings dividend rate than the first $1,000 on deposit in A$pire and AngelSavers accounts.

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