



Share & Certificate Dividend Rates

Rates are current as of
January 18, 2022, 7 a.m.

Rates & terms subject to change without notice.

Mailing Address
P.O. Box 5242
Fresno, CA 93755

myEECU.org

Branch Hours
Monday - Thursday: 9 a.m. - 5 p.m.
Friday: 10 a.m. - 6 p.m.

Member Service Center
(559) 437-7700 / 1-800-538-3328

Member Service Center Hours
Monday - Friday: 7 a.m. - 7 p.m.
Saturday: 9 a.m. - 1 p.m.

Declaration of Dividends. The Board of Directors declares the dividends for Share Savings, Share Draft (Checking), Holiday Wise Club and IRA Share Savings accounts at the end of the month for dividends paid in the following month. For example: dividend rates for the month of August are declared at the end of July. Dividend rates for Share Certificates and IRA Certificates are declared weekly.

Share Insurance. Accounts are federally insured up to \$250,000 per member by the National Credit Union Share Insurance Fund (NCUSIF), part of the National Credit Union Administration (NCUA), an agency of the Federal Government. IRAs are separately insured for up to \$250,000.

Share Savings - For January

<u>Dollar Amount</u>	<u>Annual Percentage Yield (APY)</u>	<u>Dividend Rate</u>
\$ 0.00 - \$ 249.99 (no dividends paid on this range)		
250.00 - 4,999.99	0.10%	0.10%
5,000.00 - 9,999.99	0.15%	0.15%
10,000.00 - Over	0.20%	0.20%

Minor Share Savings - For January

Minor accounts earn the same APY as regular share savings accounts, but begin earning dividends on balances of less than \$250.

Share Draft (Checking) - For January

<u>Dollar Amount</u>	<u>APY</u>	<u>Dividend Rate</u>
\$ 0.00 - \$ 499.99 (no dividends paid on this range)		
500.00 - Over	0.05%	0.05%

Holiday Wise Club - For January

Annual Percentage Yield: 0.30%
Dividend Rate: 0.30%

IRA Share Savings - For January

Annual Percentage Yield: 0.40%
Dividend Rate: 0.40%

Share Certificates

<u>Term</u>	<u>Minimum Balance to Open & Earn APY</u>	<u>APY</u>	<u>Dividend Rate</u>	
91 DAY\$	2,000	0.10%	0.10%	
	5,000	0.15%	0.15%	
	10,000	0.20%	0.20%	
	50,000	0.25%	0.25%	
	100,000	0.30%	0.30%	
6 MONTH\$	2,000	0.20%	0.20%	
	5,000	0.25%	0.25%	
	10,000	0.30%	0.30%	
	50,000	0.35%	0.35%	
	100,000	0.40%	0.40%	
12 MONTH ...\$	2,000	0.40%	0.40%	
	5,000	0.45%	0.45%	
	10,000	0.50%	0.50%	
	50,000	0.55%	0.55%	
	100,000	0.60%	0.60%	
18 MONTH ...\$	1,000	0.50%	0.50%	
	50,000	0.60%	0.60%	
	100,000	0.65%	0.65%	
	2 YEAR\$	500	0.65%	0.65%
		50,000	0.75%	0.75%
100,000		0.80%	0.80%	
3 YEAR\$		500	0.75%	0.75%
		50,000	0.85%	0.85%
	100,000	0.90%	0.90%	

IRA Certificates

<u>Term</u>	<u>Minimum Balance to Open & Earn APY</u>	<u>APY</u>	<u>Dividend Rate</u>
1 YEAR\$	2,000	0.55%	0.55%
	5,000	0.60%	0.60%
	10,000	0.65%	0.65%
18 MONTH ...\$	1,000	0.60%	0.60%
2 YEAR\$	500	0.65%	0.65%
3 YEAR\$	500	0.75%	0.75%
4 YEAR\$	500	0.80%	0.80%
5 YEAR\$	500	0.85%	0.85%

TRUTH-IN-SAVINGS DISCLOSURE: Share Savings & IRA Savings Accounts

	Share Savings (Suffix 0,2,3,4,7)	Minor Savings (Suffix 6)	Checking (Suffix 8)	Holiday Wise Club (Suffix 1)	IRA Savings (Suffix 9)
Rate Information	This is a variable rate account. The Dividend Rate and Annual Percentage Yield (APY) may change at any time. Current rates are available on our rate line at (800) 538-3328 or at myEECU.org.				
Dividend Crediting & Computation	Dividends are compounded daily and credited monthly on the last day of the dividend period. The dividend period is a calendar month. If you close your account before dividends are credited, you will forfeit the accrued dividends.				
Accrual of Dividends	Dividends begin to accrue on cash and non-cash items (e.g., checks) the day they are deposited to your account.				
Nature of Dividends	Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.				
Dividend Computation	Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal balance plus accrued dividends in the account each day.				
Minimum Balance to Avoid Fees	There is no minimum balance to avoid fees.				
Minimum Deposit to Open Account	\$5	\$5	\$5	\$5	None
Minimum Balance to Obtain APY	\$250 Daily Balance (in each sub-share)	Not Applicable	\$500 Daily Balance	Not Applicable	Not Applicable
Minimum Balance to Maintain the Account	The minimum balance is: - \$5 single membership - \$10 joint membership - \$5 each subshare account - \$5 each additional account number The par value of a share is \$5	The minimum balance is \$5	There is no minimum balance.	There is no minimum balance.	There is no minimum balance.
Fees	There is no monthly fee or maintenance fee. Your account may be charged for overdraft transfers and other fees listed on the Schedule of Fees and other applicable disclosures.	There is no monthly fee or maintenance fee. Your account may be charged for overdraft transfers and other fees listed on the Schedule of Fees and other applicable disclosures.	DBA Checking: \$5 - \$15 monthly, 2nd Chance Checking: \$5 monthly. Your account may be charged for NSF's and other fees listed on the Schedule of Fees and other applicable disclosures.	There is no monthly fee or maintenance fee. Your account may be charged other fees listed on the Schedule of Fees and other applicable disclosures.	There is no monthly fee or maintenance fee. Your account may be charged other fees listed on the Schedule of Fees and other applicable disclosures.
Transaction Limitations	If the minimum balance is not maintained, the account may be closed and your membership changed to inactive status and/or terminated.	The primary account holder must be under age 18. Account balance is transferred to regular savings when the minor turns 18.	Credit union membership is required to have a checking account.	The maximum account balance is \$6,000. The balance is transferred to your savings or checking account on November 1, at the end of the club year. The account will automatically renew for the following year unless you cancel the account. There is a charge of \$5 per withdrawal for early withdrawal prior to club year-end on October 31.	A credit union membership account is required to have an IRA. IRA accounts are governed by Federal Tax Laws, including but not limited to maximum contributions, early withdrawal, conversion from Traditional to Roth IRA, qualified education expenses and distribution of funds. You must advise the credit union for which tax year each IRA contribution is being made. If no tax year is designated, we will assume the contribution is for the current year. All terms and conditions of the IRA Custodial Agreement and Disclosure Statement apply.

TRUTH-IN-SAVINGS DISCLOSURE: Share Certificates & IRA Certificates

Rate Information	This is a fixed-rate account. The Dividend Rate and APY will not change until maturity. The APY is based on an assumption that dividends will remain on deposit until maturity. If you make a withdrawal, your earnings will be reduced
Dividend Crediting & Compounding	Dividends are paid monthly on the last day of the dividend period and at maturity. They may be added to the certificate balance or transferred to a savings account. If added to the balance, dividends are compounded upon payment.
Transaction Limitations	You may not add to or withdraw from the principal balance until maturity. Credited dividends may be withdrawn at any time with no penalty.
Early Withdrawal Penalty	There is a substantial penalty for early withdrawal. Withdrawal of any of the principal within the first six days will be subject to a penalty of seven days dividends. If the account has an original maturity of one year or less, withdrawal of principal which does not reduce the balance below the minimum balance will be subject to a penalty of 90 days of dividends on the amount withdrawn. If the account has an original maturity of longer than one year, withdrawal of the principal balance which does not reduce the balance below the minimum balance will be subject to a penalty of 180 days of dividends on the amount withdrawn. Withdrawal of an amount which reduces the balance to less than the minimum balance will result in the penalty described above being applied to the entire principal amount and in the cancellation of the certificate.
Waiver of Penalty	The penalty will be waived if early withdrawal is made: after the death of the certificate owner, for any reason the law establishes as a valid condition for waiver of the penalty (like depositor's total disability), on the basis of any permissible early distribution of an IRA recognized by federal law, as an incident of the liquidation of the credit union, or after the failure of the credit union to pay a dividend within ten days after the agreed date.
Automatic Renewal	At maturity, the certificate will automatically renew with the same term and the then current dividend APY unless you provide written instructions to do otherwise. If the term is no longer available, the certificate will automatically renew at the next shortest term unless you provide written instructions to do otherwise. There is a seven day grace period after the maturity date during which you may withdraw all or part of the certificate balance without penalty. No dividends will be paid on funds withdrawn in the grace period.