



Rate Disclosure for Savings, Checking & Certificate Accounts

Effective as of 6/29/2023

Account	Min Opening Deposit	Min Balance to Earn APY	Method to Calculate Dividends	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Monthly Service Fee	Restrictions/Note
Share Savings Account	\$5.00	\$100.00	ADB	0.10%	0.100%	Quarterly	Quarterly	Quarterly	None	None
Special Club	\$100.00	\$100.00	ADB	0.50%	0.501%	Quarterly	Quarterly	Quarterly	None	\$10 fee for early withdrawal
Christmas Club	\$5.00	\$100.00	ADB	0.50%	0.501%	Quarterly	Quarterly	Quarterly	None	Funds released first week of Nov, early withdrawal penalty
IRA Retirement Account	\$100.00	\$100.00	ADB	0.50%	0.501%	Quarterly	Quarterly	Quarterly	None	IRS rules apply
Youth Club Account	\$5.00	\$100.00	ADB	0.10%	0.100%	Quarterly	Quarterly	Quarterly	None	None
Youth Club Checking	\$25.00	n/a	n/a	0.00%	0.00%	n/a	n/a	n/a	None	None
Checking Account	\$25.00	n/a	n/a	0.00%	0.00%	n/a	n/a	n/a	None	None
Certificate Type										
Save to Win	\$25.00	\$25.00	ADB	2.967%	3.000%	Quarterly	Quarterly	Quarterly	None	See website for rules
Youth Certificate	\$100.00	\$100.00	ADB	2.967%	3.000%	Quarterly	Quarterly	Quarterly	None	Min \$500.00/6 months/1 per member early withdrawal penalty applies
6 Month	\$100.00	\$100.00	ADB	2.967%	3.000%	Quarterly	Quarterly	Quarterly	None	**Early withdrawal penalty is 90 days interest
12 Month	\$100.00	\$100.00	ADB	4.668%	4.750%	Quarterly	Quarterly	Quarterly	None	**
18 Month	\$100.00	\$100.00	ADB	4.812%	4.900%	Quarterly	Quarterly	Quarterly	None	**
24 Month	\$100.00	\$100.00	ADB	4.909%	5.000%	Quarterly	Quarterly	Quarterly	None	**
48 Month	\$100.00	\$100.00	ADB	3.698%	3.750%	Quarterly	Quarterly	Quarterly	None	**
60 Month	\$100.00	\$100.00	ADB	3.941%	4.000%	Quarterly	Quarterly	Quarterly	None	**
We are currently offering higher rates on some of our CD's when you bring New Money to the Credit Union (\$25,000) or add to an existing 12, 18, 24 month CD										
12 Month	\$25,000.00	\$25,000.00	ADB	5.150%	5.250%	Quarterly	Quarterly	Quarterly	None	***Early withdrawal penalty is 90 days interest
18 Month	\$25,000.00	\$25,000.00	ADB	5.294%	5.400%	Quarterly	Quarterly	Quarterly	None	***
24 Month	\$25,000.00	\$25,000.00	ADB	5.390%	5.500%	Quarterly	Quarterly	Quarterly	None	***

APR is Annual Percentage Yield. ABD is Average Daily Balance. Ironworkers USA Federal Credit Union is a member-owned cooperative and pays dividends (interest) based on current earnings, and may change at any time. Future rates cannot be guaranteed. Dividend rates are declared quarterly by the Board of Directors depending on the Credit Union's earnings. Dividends on Regular Shares, Club Accounts and IRAs are computed from day of deposit to day of withdrawal and posted on the last day of the quarter. Minimum balance to earn dividends is \$100.00. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. See our Fee Schedule for complete details on the individual fees charged for specific services. Call us at 877.769.4766 for additional service or assistance. Youth certificates are to encourage savings for our younger members. Members are limited to 1 youth certificate per member with a maximum balance of \$500.00.