SENATE FEDERAL CREDIT UNION

Your Credit Union for Life.®

Savings Rates

Savings Accounts			
Type of Account	**APY**	**Dividend Rate**	**Minimum Balance**
Primary Savings Share[1]	0.05%	0.05%	$5.00
Youth Savings Share[1]	0.05%	0.05%	$5.00
Holiday Club Savings Share[1]	0.05%	0.05%	$5.00
ROTH, Trad., & SEP IRA Savings[1]	0.50%	0.50%	$0.00
Gold Source Checking[2]	0.05%	0.05%	$2,000.00

[1] Must maintain a minimum balance of $5 to earn stated rate. [2] Must maintain a minimum balance of $2,000 to earn stated rate. Fees may reduce earnings.

Money Market Accounts Minimum Balance $2,000			
Type of Account	**APY**	**Dividend Rate**	**Minimum Balance**
$2,000 - $9,999	0.40%	0.40%	$2,000.00
$10,000 - $19,999	0.45%	0.45%	$10,000.00
$20,000 - $39,999	0.50%	0.50%	$20,000.00
$40,000 - $74,999	0.55%	0.55%	$40,000.00
$75,000 - $99,999	0.60%	0.60%	$75,000.00
$100,000 - $149,999	0.65%	0.65%	$100,000.00
$150,000 - $249,999	0.70%	0.70%	$150,000.00
$250,000 - $499,999	0.75%	0.75%	$250,000.00
$500,000 and over	0.80%	0.80%	$500,000.00

The minimum balance required to open a money market account is $2,000.00. You must maintain a minimum daily balance of $2,000.00 in your account each day to obtain the disclosed annual percentage yield. You will earn dividends for every day during the period that your account equals or exceeds the minimum daily balance requirement. The dividend period on your account begins from the date that your account is opened. Fees may reduce earnings, visit ***ussfcu.org/fees*** *for more details*

Share Certificates (Including IRA Certificates) Minimum Balance $1,000			
Term	**Type of Account**	**APY**	**Dividend Rate**
60 Month	$200,000 plus Jumbo	3.56%	3.50%
	$100,000 - $199,999	3.51%	3.45%
	less than $99,999	3.46%	3.40%
48 Month	$200,000 plus Jumbo	3.51%	3.45%
	$100,000 - $199,999	3.46%	3.40%
	less than $99,999	3.41%	3.35%
36 Month	$200,000 plus Jumbo	3.46%	3.40%
	$100,000 - $199,999	3.41%	3.35%
	less than $99,999	3.35%	3.30%
24 Month	$200,000 plus Jumbo	3.41%	3.35%
	$100,000 - $199,999	3.35%	3.30%
	less than $99,999	3.30%	3.25%
12 Month	$200,000 plus Jumbo	3.35%	3.30%
	$100,000 - $199,999	3.30%	3.25%
	less than $99,999	3.25%	3.20%
6 Month	$200,000 plus Jumbo	2.84%	2.80%
	$100,000 - $199,999	2.79%	2.75%
	less than $99,999	2.74%	2.70%
3 Month	$200,000 plus Jumbo	1.11%	1.10%
	$100,000 - $199,999	1.06%	1.05%
	less than $99,999	1.01%	1.00%

A 60-month term share certificate with a minimum balance of $200,000 will earn 3.65% APY. A 3-month term share certificate with a minimum balance of $1,000 will earn 1.01% APY. Fees may reduce earnings. Early withdrawal penalties may apply, visit ***ussfcu.org/fees*** *for more details. The minimum balance required to open a share certificate is $1,000.00.*

Bump Rate Certificates Minimum Balance $1,000			
Term	**Type of Account**	**APY**	**Dividend Rate**
60 Month	$200,000 plus Jumbo	3.46%	3.40%
	$100,000 - $199,999	3.41%	3.35%
	less than $99,999	3.35%	3.30%
48 Month	$200,000 plus Jumbo	3.41%	3.35%
	$100,000 - $199,999	3.35%	3.30%
	less than $99,999	3.30%	3.25%
36 Month	$200,000 plus Jumbo	3.35%	3.30%
	$100,000 - $199,999	3.30%	3.25%
	less than $99,999	3.25%	3.20%

During the term of your bump rate certificate, you are permitted to make a one-time request to adjust your dividend rate at your discretion, restrictions apply, call 800.374.2758 for more details. A 60-month term bump rate certificate with a minimum balance of $200,000 will earn 3.46% APY. A 36-month term bump rate certificate with a minimum balance of $1,000 will earn 3.25% APY. Fees may reduce earnings. Early withdrawal penalties may apply, visit ***ussfcu.org/fees*** *for more details. The minimum balance required to open a bump rate certificate is $1,000.00.*

APY = Annual Percentage Yield.
Rates effective as of 11/01/2026.
Rates are subject to change without notice.
Membership eligibility required for all rates.

Federally insured by NCUA

ussfcu.org/rates | 800.374.2758 | **services@ussfcu.org**