



Deposit Account Rates

as of February 6, 2023

Savings Accounts		Rate	APY*
Online Savings Account†		3.20%	3.25%
Membership Savings		0.20%	0.20%
Club Accounts		0.25%	0.25%
Rainy Day Savings³			
(Balances up to \$2,000.00)		3.00%	3.04%
(Balances over \$2,000.00)		0.20%	0.20%
Money Market Plus		Base Rate	APY* DDEPY‡
Tier 1 (up to \$9,999.99)		0.15%	0.15% 0.40%
Tier 2 (\$10,000 - \$24,999.99)		0.20%	0.20% 0.45%
Tier 3 (\$25,000 - \$49,999.99)		0.25%	0.25% 0.50%
Tier 4 (\$50,000 - \$99,999.99)		0.30%	0.30% 0.55%
Tier 5 (\$100,000+)		0.35%	0.35% 0.60%

Checking Accounts		Rate	APY*
High Yield Checking⁰			
(Balances up to \$5,000.00)		4.89%	5.00%
(Balances over \$5,000.00)		0.20%	0.20%

Share, IRA and ESA

\$1,000 minimum		APY*			
Certificate Term		APY*			
3 months** (No IRA)		3.00%			
6 months** (No IRA)		3.00%			
9 months** (No IRA, ESA)		3.25%			
12 months (Special Rate)		4.00%			
18 months		3.25%			
24 months		3.00%			
30 months		3.00%			
\$1,000 minimum		APY			
Certificate Term		APY			
Limited Time 3-Months		3.66%††			
Limited Time 4-Months		4.00%§			
		\$1,000 minimum		\$100,000 minimum (JUMBO)	
Certificate Term		APY*	DDEPY‡	APY*	DDEPY‡
36 months		3.00%	3.25%	3.15%	3.40%
48 months		3.00%	3.25%	3.15%	3.40%
60 months		3.00%	3.25%	3.15%	3.40%

IRA		Rate	APY*
Variable Rate IRA		0.40%	0.40%
Other Savings		Rate	APY*
Health Savings Account		0.30%	0.30%
Education Savings Account		0.30%	0.30%

Introducing Our
Limited Time
4-Month Certificate

Earn
4.00% APY[§]

Limited Time Offer.

- New money only
- \$1,000 minimum deposit to open

High Yield Checking

Earn
5.00% APY*

On balances up to \$5,000

Limited Time

3-Month Certificate

Earn
3.66% APY^{††}

- New money only
- \$1,000 minimum deposit to open

Online Savings

Earn
3.25% APY*

No minimum balance

For additional information visit:
www.figfcu.org



Share accounts are federally insured to \$250,000, retirement accounts up to \$250,000, by the NCUA, National Credit Union Administration, a federal government agency.

See page 2 for disclosures.



Deposit Account Disclosures

as of February 6, 2023

*APR = Annual Percentage Rate. APR is the annual rate of interest that is paid on an investment, without taking into account the compounding interest within that year. Rates are subject to change at anytime. *APY = Annual Percentage Yield. APY is the annualized rate based on a compounding period of one year. When the deposited money earns interest and the accumulated interest starts earning interest as well, we are talking about compounding. Fees could reduce the earnings on an account. Rates current as of as of February 6, 2023. All rates except certificate rates are subject to change retroactively to the beginning of the month, as determined at the monthly Board of Directors meeting. Certificate rates subject to change at any time and are subject to substantial penalties for early withdrawal. Extra bonus rates apply only to certificate accounts.

**Not available for IRA Certificates.

†Branch and call center access are not available with the Online Savings Account.

‡Direct Deposit (DDEP) Bonus For Regular Terms Share Certificates & IRA Certificates 36 months and longer and Money Market accounts: Certificate and Money Market account holders can get an additional 0.25% if they have DDEP in the amount of \$1,000.00 or more monthly. (Members paid bi-monthly can have DDEP deposits of \$500 each to reach the \$1,000 monthly minimum). Rate bonus will be applied upfront after account opening for Certificates and subject to the APY calculations for Money Market accounts. If a qualifying DDEP cannot be verified 1)for Money Market accounts while the account is active or 2)for Certificate accounts at time of account opening, the first succeeding DDEP must be received within a maximum of 60 days from the date that the promotional account is opened. If a member has direct deposit under a different account number than the account that is being used to open the new certificate or Money Market account, he/she can still qualify for the 0.25% bonus. If DDEP has not been received within the 60 day timeline the bonus for the Certificate will be forfeited, the rate will be reduced by 0.25%, and future earnings will be at the reduced rate. DDEP must be maintained for this bonus, and the bonus can be forfeited if DDEP is cancelled or falls below qualifying threshold during the term of the certificate. There will be no Rate Bonus on current certificates, however bonus can be added at time of renewal and during the grace period.

◇ (High Yield Checking) Requires 1)\$1,000 monthly minimum direct deposit, 2)enrolled in and receiving eStatements and 3)conduct 10 debit card Point of Sale transactions using the Farmers Insurance Federal Credit Union debit card. Additional restrictions apply.

3 Rainy Day Savings is an interest earning savings account eligible for 3% APR interest on balances up to \$2,000 and the standard Membership Savings rate on balances over \$2,000 when funded via recurring ACH deposit or other qualifying external funds. Dividends are calculated by applying a periodic rate to the Average Daily Balance in the account for the Dividend period. Interest earned will be credited to the account at the end of the statement period. This account is limited to two withdrawals per calendar year, each withdrawal in excess of this amount will incur a \$20 excessive withdrawal fee that must be paid at the time of the withdrawal. This account does not qualify for withdrawal access via debit or check and does not support transactions originating via VRU, online banking, mobile banking, or ATMs. Withdrawals can be made in person at a Credit Union branch or by calling us at 800.877.2345. This account does not qualify for overdraft protection. Account holder must be a member with a regular share account who is in good standing. Current interest rates and the annual percentage yield may be found at the Credit Union's website, may be verified at a Credit Union Branch or by calling 800.877.2345. Interest rates earned and qualifying dollar amounts for interest earned are subject to change at any time. APRs and eligibility criteria are subject to change at any time. Fees may reduce earnings. Limit one Rainy Day Account per qualified membership.

§ **Limited Time Offer 4-Month Certificate** / Rates are subject to change without notice. This is a promotional rate of 4.00% APY. Bonus Rate may not be combined with any other rate increase/bonus. Annual Percentage Yield (APY) is calculated on a 3.93% base rate, \$1,000.00 minimum balance, regular share certificate requirement on a 365 day basis. IRA share certificates do not qualify for this promotion. Deposit must be new funds to the Credit Union and may not be transferred or withdrawn and deposited back into the Credit Union from any existing Credit Union account. No additional deposits accepted (other than dividends) during certificate term. There is a substantial penalty for early withdrawal of certificate funds. Fees and other conditions may reduce earnings. The 4-Month promotional certificate will automatically roll over to a regular 3-Month term certificate at maturity. Federal regulations require dividends be paid from available earnings; dividends are contingent upon this regulation. Refer to our TISA Disclosure for terms and conditions. *APY = Annual Percentage Yield. Yields are subject to change at any time. Fees could reduce the earnings on an account.

†† **Limited Time Offer 3-Month Certificate** / Rates are subject to change without notice. This is a promotional rate of 3.66% APY. Bonus Rate may not be combined with any other rate increase. Annual Percentage Yield (APY) is calculated on a 3.60% base rate, \$1,000 minimum balance, regular share certificate requirement on a 365 day basis. IRA share certificates qualify for this promotion. Deposit must be new funds to the Credit Union and may not be transferred or withdrawn and deposited back into the Credit Union from any existing Credit Union account. No additional deposits accepted (other than dividends) during certificate term. There is a substantial penalty for early withdrawal of certificate funds. Fees and other conditions may reduce earnings. The 3-Month promotional certificate will automatically roll over to a regular 3-Month term certificate at maturity. Federal regulations require dividends be paid from available earnings; dividends are contingent upon this regulation. Refer to our TISA Disclosure for terms and conditions. *APY = Annual Percentage Yield. Yields are subject to change at any time. Fees could reduce the earnings on an account.