

Consumers Professional Credit Union CD Rates

Rates effective October 1, 2018

Certificates & IRA Certificates of Deposit

Minimum Balance to open: \$1,000.00

Months	\$1,000 to \$49,999	
	APR*	APY**
6	1.250%	1.256%
12	1.800%	1.812%
18	1.850%	1.863%
24	2.000%	2.015%
30	2.200%	2.218%
36	2.500%	2.524%
48	2.650%	2.676%
60	2.900%	2.932%
Months	\$50,000 and above	
	APR	APY
6	1.350%	1.357%
12	1.850%	1.863%
18	1.950%	1.964%
24	2.100%	2.117%
30	2.300%	2.320%
36	2.600%	2.625%
48	2.750%	2.778%
60	3.000%	3.034%

Youth Certificates of Deposit

Minimum Balance to open: \$300.00

Additional Deposits of a minimum of \$100.00 are allowed.

Months	APR	APY
6	0.750%	0.752%
12	0.850%	0.853%
18	0.950%	0.953%
24	1.050%	1.054%
36	1.150%	1.155%
48	1.250%	1.256%
60	1.350%	1.357%

*Annual Percentage Rate. **Annual Percentage Yield. Rates are subject to change at anytime. Dividends on certificates of deposit are compounded quarterly and paid quarterly or monthly. A penalty may be imposed for early withdrawals. Please call (517) 372-2400 or (800) 292-2728 for answers to questions



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Statement Savings/ Business Savings

APR*	0.10%
APY**	0.10%
Dividend	Compound/Credited Quarterly
Minimum Balance	\$25.00
Minimum Balance to obtain APY	\$50.00

Share Draft/Checking

APR	0.05%
APY	0.05%
Dividend	Compound/Credited Quarterly
Minimum Balance	None
Minimum Balance to obtain APY	\$250.00

Vacation Club

APR	0.05%
APY	0.05%
Dividend	Compound/Credited Quarterly
Minimum Balance	None
Minimum Balance to obtain APY	\$50.00

Christmas Club

APR	0.05%
APY	0.05%
Dividend	Compound/Credited Annually
Minimum Balance	None
Minimum Balance to obtain APY	\$50.00

Kids Club

APR	0.05%
APY	0.05%
Dividend	Compound/Credited Quarterly
Minimum Balance	\$5.00
Minimum Balance to obtain APY	\$5.00

Individual Retirement Savings Account

APR	0.05%
APY	0.05%
Dividend	Compound/Credited Quarterly
Minimum Balance	None
Minimum Balance to obtain APY	\$50.00

Roth, Roth Conversion, & Education IRAs

APR	0.05%
APY	0.05%
Dividend	Compound/Credited Quarterly
Minimum Balance	None
Minimum Balance to obtain APY	\$50.00

Diamond Money Fund**\$5,000 to \$15,000**

APR	0.60%
APY	0.60%

Above \$15,000

APR	0.70%
APY	0.70%
Dividend	Compounded/Credited Monthly
Minimum Balance	\$5,000.00
Minimum Balance to obtain APY	\$5,000.00

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*Annual Percentage Rate. **Annual Percentage Yield.

