



### Account Disclosure Rate Supplement

Annual Percentage Yields (APY) and corresponding Dividend Rates or Interest Rates for each Account are shown below:

Account Type	Minimum to Open	Minimum to Earn APY*	Dividend Rate	APY*
Regular Share (1)	\$5.00	\$300.00	0.03%	0.03%
Minor Share (1)	\$5.00	\$5.00	0.03%	0.03%
Secondary Share (1)	\$0.00	\$300.00	0.03%	0.03%
Regular Checking (1)	\$0.00	\$0.00	N/A	N/A
Investment Checking (1)	\$0.00	\$2,500.00	0.05%	0.05%
	\$0.00	\$10,000.01	0.10%	0.10%
High Yield Savings (1)	\$2,500.00	\$2,500.00	0.10%	0.10%
	\$2,500.00	\$25,000.01	0.30%	0.30%
	\$2,500.00	\$50,000.01	0.50%	0.50%
	\$2,500.00	\$75,000.01	0.50%	0.50%
	\$2,500.00	\$100,000.00	0.75%	0.75%
Holiday Savings (1)	\$0.00	\$100.00	0.03%	0.03%
Vacation Savings (1)	\$0.00	\$100.00	0.03%	0.03%
Money Management (1)	\$0.00	N/A	N/A	N/A
Traditional IRA Savings (1)	\$0.00	\$0.00	0.05%	0.00%
Roth IRA Savings (1)	\$0.00	\$0.00	0.05%	0.00%
Business Basic Share (1)	\$5.00	\$300.00	0.03%	0.00%
Community Choice Checking (1)	\$100.00	N/A	N/A	0.00%
Business Basic Checking (1)	\$100.00	N/A	N/A	0.00%
Business Plus Checking (1)	\$100.00	\$2,500.00	0.05%	0.00%
	\$100.00	\$10,000.00	0.05%	0.00%
	\$100.00	\$50,000.00	0.10%	0.00%
	\$100.00	\$100,000.00	0.15%	0.00%

Account Type	Minimum to Open	Minimum to Earn APY*	Dividend Rate	APY*
Youth 12 Month **	\$250.00	\$250.00	3.93%	4.00%
Youth 24 Month **	\$250.00	\$250.00	3.93%	4.00%
Youth 36 Month **	\$250.00	\$250.00	3.93%	4.00%
3 Month **	\$1,000.00	\$1,000.00	1.25%	1.26%
	\$10,000.00	\$10,000.00	1.25%	1.26%
	\$25,000.00	\$25,000.00	1.25%	1.26%
6 Month **	\$1,000.00	\$1,000.00	1.25%	1.26%
	\$10,000.00	\$10,000.00	1.25%	1.26%
	\$25,000.00	\$25,000.00	1.25%	1.26%
12 Month **	\$1,000.00	\$1,000.00	2.96%	3.00%
	\$10,000.00	\$10,000.00	2.96%	3.00%
	\$25,000.00	\$25,000.00	2.96%	3.00%
18 Month **	\$1,000.00	\$1,000.00	1.75%	1.76%
	\$10,000.00	\$10,000.00	1.75%	1.76%
	\$25,000.00	\$25,000.00	1.75%	1.76%
24 Month **	\$1,000.00	\$1,000.00	3.69%	3.75%
	\$10,000.00	\$10,000.00	3.69%	3.75%
	\$25,000.00	\$25,000.00	3.69%	3.75%
36 Month **	\$1,000.00	\$1,000.00	2.00%	2.02%
	\$10,000.00	\$10,000.00	2.00%	2.02%
	\$25,000.00	\$25,000.00	2.00%	2.02%
48 Month **	\$1,000.00	\$1,000.00	2.25%	2.27%
	\$10,000.00	\$10,000.00	2.25%	2.27%
	\$25,000.00	\$25,000.00	2.25%	2.27%
60 Month **	\$1,000.00	\$1,000.00	2.50%	2.53%
	\$10,000.00	\$10,000.00	2.50%	2.53%
	\$25,000.00	\$25,000.00	2.50%	2.53%
6 Month IRA Certificate **	\$500.00	\$500.00	1.25%	1.26%
12 Month IRA Certificate **	\$500.00	\$500.00	2.96%	3.00%
24 Month IRA Certificate **	\$500.00	\$500.00	3.69%	3.75%
36 Month IRA Certificate **	\$500.00	\$500.00	2.00%	2.02%
48 Month IRA Certificate **	\$500.00	\$500.00	2.25%	2.27%
60 Month IRA Certificate **	\$500.00	\$500.00	2.50%	2.53%

\* = Annual Percentage Yield; regular fees or other conditions could reduce the yield.

\*\*= All Certificate of Deposits (CDs) may be subject to penalty for early withdrawal. Youth CDs are available for members 17 years and younger. Certificate must be opened under youth's name and SSN. Must have the same joint member that is on the savings account.

(1) For the purpose of this disclosure, this is a Rate and APY as of the effective date listed below. Rates and Annual Percentage Yields shown above are subject to change at any time. For the purpose of this disclosure, this is a Rate and APY which was offered within the most current seven calendar days and was accurate as of the effective date shown herein. For Our most current rates, please call (734) 242-3222 or visit our website [www.monroecommunitycu.org](http://www.monroecommunitycu.org).

Effective Date: 10/01/2024