



DEPOSIT RATES

Accurate as of
11/8/2024

| Account Type | Dividend Rates | Annual Percentage Yield |
|-------------------------------|----------------|-------------------------|
| Regular Shares | 0.09% | 0.09% |
| Club Accounts | 0.09% | 0.09% |
| Interest Checking | 0.13% | 0.13% |
| Business Checking | 0.13% | 0.13% |
| Kids & Teen Club: first \$500 | 0.19% | 0.19% |
| Balance above \$500 | 0.09% | 0.09% |
| Home Buyers Savings | 1.00% | 1.01% |
| Money Market | | |
| \$2,500 | 0.71% | 0.71% |
| \$10,000 | 0.87% | 0.87% |
| \$25,000 | 0.95% | 0.95% |
| \$50,000 & above | 1.11% | 1.12% |
| IRA Shares | 0.68% | 0.68% |

Certificate Accounts

| Term in Days | Term in Months | Dividend Rates | APY | Min. Opening Balance |
|--------------|----------------|----------------|-------|----------------------|
| 91 - 180 | 3 | 1.27% | 1.28% | \$1,000 |
| 181 - 365 | 6 | 2.56% | 2.59% | \$1,000 |
| 366 - 730 | 12 | 3.02% | 3.07% | \$1,000 |
| 731 - 1095 | 24 | 2.86% | 2.90% | \$500 |
| 1096 - 1460 | 36 | 2.80% | 2.84% | \$500 |
| 1461 - 1825 | 48 | 2.93% | 2.97% | \$500 |

Bump Certificates

Member may bump the rate ONE time to current market rate - the new rate remains for the maturity which is based on the original certificate term.

| | | | | |
|-------------|----|-------|-------|---------|
| 731 - 1095 | 24 | 2.66% | 2.70% | \$2,500 |
| 1096 - 1460 | 36 | 2.60% | 2.63% | \$2,500 |
| 1461 - 1825 | 48 | 2.73% | 2.77% | \$2,500 |

IRA Certificate Accounts

| Term in Days | Term in Months | Dividend Rates | APY | Min. Opening Balance |
|--------------|----------------|----------------|-------|----------------------|
| 91 - 180 | 3 | 1.37% | 1.38% | \$1,000 |
| 181 - 365 | 6 | 2.66% | 2.70% | \$1,000 |
| 366 - 730 | 12 | 3.12% | 3.17% | \$1,000 |
| 731 - 1095 | 24 | 2.96% | 3.00% | \$500 |
| 1096 - 1460 | 36 | 3.00% | 3.05% | \$500 |
| 1461 - 1825 | 48 | 3.13% | 3.18% | \$500 |

*All rates are subject to change at anytime. Account fees may reduce earnings. For certificate accounts, there is a penalty for early withdrawal of principal.

For questions regarding applicable terms or fees, call 503.239.5336 or ask a Member Service Representative. You can also visit www.OregoniansCU.com/disclosures for more information.

