



# Share Certificates & IRAs

Last Updated 1/1/2025

## SHARE CERTIFICATE RATES

Term	Rates	APY	Minimum Deposit	Maximum Deposit
182 Day	3.00%	3.02%	\$500	\$250,000
12 Month	3.00%	3.03%	\$500	\$250,000
18 Month*	3.00%	3.03%	\$500	\$250,000
24 Month*	3.00%	3.03%	\$500	\$250,000
36 Month*	3.00%	3.03%	\$500	\$250,000
<u>*36 Month Youth Certificate</u>	5.00%	5.10%	\$100	\$500
48 Month*	3.00%	3.03%	\$500	\$250,000
60 Month*	3.00%	3.03%	\$500	\$250,000

## IRA RATES

Term	Rates	APY	Minimum Deposit	Maximum Deposit
182 Day	3.00%	3.02%	\$500	\$250,000
12 Month	3.00%	3.03%	\$500	\$250,000
18 Month*	3.00%	3.03%	\$500	\$250,000
24 Month*	3.00%	3.03%	\$500	\$250,000
36 Month*	3.00%	3.03%	\$500	\$250,000
48 Month*	3.00%	3.03%	\$500	\$250,000
60 Month*	3.00%	3.03%	\$500	\$250,000

\*0.10% less on Share Certificates that receive a dividend check.

All dividend rates and Annual Percentage Yields (APY) as of 1/1/2025 are declared by The Board of Directors of Explorers Credit Union and are subject to change anytime. A complete description of these accounts is available upon request and will be provided at account opening. Fees may reduce earnings. Maximum Share Certificate amount is \$250,000. We may impose a penalty if you withdraw funds from your account before the maturity date. \*Youth Certificate: APY = Annual Percentage Yield. One 36 month Youth Certificate per Explorers member; must be age 21 or under. Minimum amount \$100. Maximum amount \$500. Upon maturity, it will be transferred back to the Explorers savings account. Offer and terms can change or be revoked at any time. Member eligibility is required. Federally insured by NCUA.

*Contact Us Today to Open:*

**800.491.4309 | EXPLORERSCU.COM**



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