

Certificate Account Overview

A certificate lets you earn a fixed, higher interest rate than a traditional savings account for not making any withdrawals during the term of the certificate. The money is federally insured by the National Credit Union Administration (NCUA) for up to \$250,000, or \$500,000 for joint accounts.

Share Certificates Rates¹

Term	Min Balance	APY ²	Rate	Dividends Paid
3 - 5 Months	\$250.00	1.00%	1.00%	At Maturity
6 - 11 Months	\$250.00	2.00%	1.98%	At Maturity
9 Month Promo³	\$250.00	5.00%	4.89%	Monthly
12 - 17 Months	\$250.00	3.00%	2.96%	Monthly
14 Month Promo³	\$250.00	4.75%	4.65%	Monthly
18 - 23 Months	\$250.00	3.75%	3.69%	Monthly
23 Month Promo³	\$250.00	4.00%	3.93%	Monthly
24- 35 Months	\$250.00	3.50%	3.45%	Monthly
36 - 47 Months	\$250.00	3.00%	2.96%	Monthly
48-59 Months	\$250.00	3.00%	2.96%	Monthly
60 Months	\$250.00	3.00%	2.96%	Monthly

The rates above are time-sensitive and subject to change at any time.

Questions? Connect with us at patelco.org/Contact to meet virtually via video, chat, secure message, phone or find your nearest branch (appointments also available)

¹All regular certificates can be opened as IRA certificates, unless otherwise noted. Minimum balance for all Certificates and IRA certificates is \$250.

²APY=Annual Percentage Yield. Rates are effective as of 08/23/2024. Rates may vary at the time of maturity or renewal.

³9-Month Certificate promotion has a rate of 5.00% (Dividends paid monthly); APY 14-Month Certificate promotion has a rate of 4.75% APY (Dividends paid monthly); 23-Month Certificate promotion has a rate of 4.00% APY (Dividends paid monthly).

All certificates are subject to an early withdrawal penalty. For IRA Certificates, the early withdrawal penalty is waived if the IRA owner is age 59½ years or older. Fees could reduce earnings. Please see the Certificate Accounts section in the Patelco Member Handbook.