



# CURRENT RATES

Rates valid as of 3/1/2021

## CHECKING, SAVINGS & MONEY MARKET

Description	APY*	Dividend Rate
Checking	.05%	.05%
Money Market	.10%	.10%
Regular/Vacation/Christmas/S5/IRA	.05%	.05%
Youth Savings Program	1.00%	1.00%

\*APY denotes Annual Percentage Yield

Rates and information are subject to change at any time. Fees could reduce earnings on the account(s). The disclosed dividend rates are variable and may change after the member opens the account(s). Regular Share Accounts require a minimum balance of \$5 to open the account. Money Market accounts require a minimum of \$500 to earn the advertised APY. Share Accounts that qualify for Youth Savings Rate will earn a higher APY on the first \$500 in the account. Balances above the first \$500 will accrue interest at the current Regular Share rate. View Truth in Savings Account disclosure at [psecu.com/disclosures](http://psecu.com/disclosures). Business Accounts: Business Regular shares require \$500 to earn the advertised APY. Business Checking and Money Market accounts require a minimum of \$2,500 to earn the advertised APY.

## CERTIFICATES & IRAS

Description	APY*	Dividend Rate
3 months	.20%	.20%
6 months	.25%	.25%
9 months	.35%	.35%
12 months	.45%	.45%
18 months	.50%	.50%
24 months	.60%	.60%
36 months	.70%	.70%
48 months	.75%	.75%
60 months	.85%	.85%

\*APY denotes Annual Percentage Yield

Rates and information are subject to change at any time. Recurring deposits may be made into the certificate through automatic transfers (ATS) only. You may set up recurring deposits through ATS within 30 days after the certificate is purchased. Deposits can be stopped or reduced at any time. This rate will be paid until the certificate matures. Your certificate will automatically renew at the rate in effect at the time of maturity unless we are contacted on or before the maturity date. Upon renewal, the term will be the same as the original term. You have ten calendar days after maturity to redeem your certificate without penalty if you do not want to renew. If the member has not contacted PSECU by the maturity date, the certificate will renew for the rate in effect on the date of maturity and for the same term as the original term. A penalty will be imposed for early withdrawal. A minimum daily balance of \$500 must be maintained in order to earn the disclosed APY.

This content provided is for informational purposes only. Nothing stated is to be construed as financial or legal advice. PSECU recommends that you seek the advice of a qualified financial, tax, legal or other professional if you have questions.