



**Rates Effective 1/9/19**

# SPECIAL CERTIFICATES

	Term	Rate	APY*
<b>New Ministry Member Welcome Certificate<sup>1</sup></b> \$500 minimum; \$10,000 maximum. One certificate per new ministry. Must be opened within 30 days of joining the Credit Union. At maturity, the certificate will renew into a 12-month term share certificate at the prevailing rate.	<b>7 Months</b>	<b>4.40%</b>	<b>4.50%</b>
<b>Liquid Certificate<sup>3</sup></b> \$2,000 minimum. New money only ^ . APY assumes that dividends remain in the account until maturity. Unlimited deposits are accepted during the term of the certificate. No penalty for withdrawals of up to 50% of the start-of-day certificate balance, minimum \$500, if made after the certificate has been opened for a minimum of seven days. Withdrawal amounts in excess of 50% in one day will be subject to a 90-day interest penalty, not to exceed interest earned to date. Withdrawal of any amount in the first six days of the certificate being open will result in a penalty of seven days' dividends. At maturity, the certificate will renew into a 12-month, regular term share certificate at the prevailing rate. Deposits cannot be a transfer from existing funds with Christian Community Credit Union. Not available for IRA accounts.	<b>15 Months</b>	<b>2.27%</b>	<b>2.30%</b>
<b>Step-it-Up Certificate<sup>1</sup></b> \$500 minimum. If the standard rate increases on a 30-month certificate, you can STEP UP your rate once during the term. At maturity, the certificate will renew into a 24-month term share certificate at the prevailing rate.	<b>30 Months</b>	<b>2.42%</b>	<b>2.45%</b>

## Term Share Certificate Accounts<sup>1</sup>

Terms	\$1,000 minimum		\$10,000 minimum		\$50,000 minimum		\$100,000 minimum	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
6 – 11 Months	1.14%	1.15%	1.24%	1.25%	1.29%	1.30%	1.34%	1.35%
12 – 23 Months	1.74%	1.75%	1.83%	1.85%	1.88%	1.90%	1.93%	1.95%
24 – 35 Months	1.88%	1.90%	1.98%	2.00%	2.03%	2.05%	2.08%	2.10%
36 – 47 Months	1.93%	1.95%	2.03%	2.05%	2.08%	2.10%	2.13%	2.15%
48 – 59 Months	1.98%	2.00%	2.08%	2.10%	2.13%	2.15%	2.18%	2.20%
60 Months	2.13%	2.15%	2.23%	2.25%	2.27%	2.30%	2.32%	2.35%

## Money Market Account<sup>2,4</sup>

\$1,000 Minimum deposit to open		
Daily Balance	Rate	APY
From - To		
\$0.00 - \$9,999.99	.30%	.30%
\$10,000-\$24,999.99	.30%	.30%
\$25,000 - \$99,999.99	.40%	.40%
\$100,000.00 and over	.42%	.42%

## Savings Account<sup>2,5</sup>

\$100 Minimum deposit to open	Rate	APY*
	.20%	.20%

## Interest Checking<sup>6</sup>

\$100 Minimum deposit to open	Rate	APY*
For balances \$1,500 or more	.10%	.10%

APY = Annual Percentage Yield assumes that dividends remain in the account until maturity, a withdrawal will reduce earnings. We may limit the amount you may invest in one or more accounts to a total of \$1,000,000.

- A penalty will be imposed on early withdrawals from certificates.
  - Variable rate account with easy access and maximum liquidity. Regulation D imposes a six transfer/withdrawal limit per month which includes the following types of transactions: 1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. 2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.
  - Regulation D imposes a six transfer/withdrawal limit per month, which includes the following types of transactions: (1) Pre-authorized or automatic withdrawal arrangement for a transfer to the member's other account(s) at the credit union or to a third party; Telephone transfers; or Transfers initiated by personal computer to another account at the credit union or to a third party during a calendar month. Transfers to a third party if made by check. (2) Transactions NOT included in the six transfer/withdrawal limit are as follows: Transfers or withdrawals the member makes in person, through an ATM, by mail or by telephone (which results in the mailing of a check payable to the member). Transfers from a credit union account to the same credit union for the purposes of repaying a loan.
  - There is a \$10 monthly fee on all Money Market Accounts when the daily balance falls below \$1,000 at any time during the month.
  - There is a \$5.00 monthly service fee if the balance falls below \$100.00.
  - There is a \$10.00 monthly service fee on Ministry Accounts and \$15.00 on Business accounts if the balance falls below \$1,500.00.
- ^ New money is money that is not presently on deposit at Christian Community Credit Union. Funds on deposit cannot be withdrawn and re-deposited in order to obtain the Certificate Account. The Credit Union reserves the right to make the sole judgment as to whether or not the deposited funds are considered new money.

Rate changes are solely within the discretion of the Board of Directors and subject to change without notice. Variable rates are subject to change after the account is opened and is accurate as of the last dividend declaration period. Dividends are compounded daily and will be credited monthly on all dividend bearing accounts. Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. Fees or other conditions could reduce earnings. Please call 800.347.CCCU or visit myCCCU.com for the most current rates, terms and fees.



Christian Community Credit Union is privately insured by American Share Insurance up to \$250,000 per account. By members' choice the Credit Union is not federally insured, and if the Credit Union fails, the federal government does not guarantee that depositors will get back their money. Accounts with Christian Community Credit Union are not insured by any state government.