

Certificates of Deposit Rates

People's Credit Union offers competitive rates on
Certificates of Deposit and Checking & Savings Accounts.

Effective Date: August 27, 2019

Term	Minimum to Open	Minimum Daily Balance to Earn APY	Interest Rate	APY*
3 Months	\$500	\$500	.25%	.25%
6 Months	\$500	\$500	.30%	.30%
9 Months	\$500	\$500	.45%	.45%
10 Months	\$500	\$500	1.49%	1.50%
12 Months	\$500	\$500	.50%	.50%
**18 Months	\$500	\$500	.50%	.50%
24 Months	\$500	\$500	1.49%	1.50%
30 Months	\$500	\$500	.70%	.70%
36 Months	\$500	\$500	.75%	.75%
48 Months	\$500	\$500	1.00%	1.00%
60 Months	\$500	\$500	1.49%	1.50%

Interest Rates are subject to change without notice and offer may be withdrawn at any time.

* Annual Percentage Yield (APY) effective as of 08/27/2019. APY assumes principal and interest remain on deposit for the term of the certificate. Minimum to open a Certificate of Deposit (CD) is \$500. All CDs are available for Individual Retirement (IRA) deposits. Fees could reduce the earnings. A penalty will be imposed for early withdrawal. For IRA accounts, additional IRS penalties may apply. Consult your tax advisor.

**Effective 5/13/19, the 18 Month term is no longer available for new Certificates of Deposit.

See terms and conditions for further information.



Federally Insured by the NCUA

