



**Rate Schedule – Certificates**  
Rates Effective: December 1, 2023

P.O. Box 1937, Portland, OR 97207-1937  
503-227-5571 or 800-452-0900  
[www.unitusccu.com](http://www.unitusccu.com)

CERTIFICATES OF DEPOSIT	Balance of \$500 - \$19,999.99		Balance of \$20,000 - \$49,999.99		Balance of \$50,000 or more	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Length of Certificate Term						
6 Mo Certificate – Regular, IRA, ESA	1.69%	1.70%	1.69%	1.70%	1.69%	1.70%
12 Mo Certificate – Regular, IRA, ESA	1.79%	1.80%	1.79%	1.80%	1.79%	1.80%
18 Mo Certificate – Regular, IRA, ESA	1.88%	1.90%	1.88%	1.90%	1.88%	1.90%
24 Mo Certificate – Regular, IRA, ESA	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%
36 Mo Certificate – Regular, IRA, ESA	2.18%	2.20%	2.18%	2.20%	2.18%	2.20%
48 Mo Certificate – Regular, IRA, ESA	2.18%	2.20%	2.18%	2.20%	2.18%	2.20%
60 Mo Certificate – Regular, IRA, ESA, Optima Club	2.18%	2.20%	2.18%	2.20%	2.18%	2.20%

**Rate Schedule – New Money Promotional Certificates  
Limited Time Offers**

Lenth of Certificate Term	Interest Rate	Annual Percentage Yield	Minimum Balance
12 Month New Money Promotional Certificate – Regular, IRA, ESA	5.13%	5.25%	\$500

New money is defined as balances that have been in a Unitus account for 30 days or less at the time of CD/IRA opening.

**Additional Information and Disclosures**

The Rate Schedule sets forth current conditions and rates applicable to your Certificate accounts at Unitus Community Credit Union. The Credit Union may offer other rates, or amend rates contained in this Schedule by posting an updated Schedule. The rates are accurate and effective as of the date above. Each account owner agrees to the terms set forth on this Rate Schedule and Truth-in-Savings disclosure and acknowledges it as part of the Membership & Account Agreement. Please refer to the Fee Schedule for fees and charges associated with these accounts. APY = Annual Percentage Yield.

Determine how NCUA insurance coverage applies to your credit union account(s) using the NCUA Insurance Estimator tool at <https://www.mycreditunion.gov/share-insurance-estimator-home>.

Federally Insured by NCUA

Unitus Community Credit Union

**TRUTH-IN-SAVINGS DISCLOSURE - Certificates**

Effective: December 1, 2023

**Certificate of Deposit (CD) Accounts***Except as specifically described, the following disclosures apply to all accounts:*

- **RATE INFORMATION.** The interest rate and APY on your Certificate accounts that are set forth in the Rate Schedule are based on monthly compounding and crediting. The APY is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and compounding frequency for an annual period. The APY assumes that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings. The interest rate and APY are fixed and will be in effect for the term of the account unless you make a withdrawal of principal from the account. If you make a withdrawal that reduces the principal balance below the minimum required to earn the disclosed interest rate, your interest rate and APY will be reduced to the current interest rate and annual percentage yield applicable to the new principal balance.
- **COMPOUNDING AND CREDITING.** Interest is compounded and credited to the account monthly. At account opening, you may elect to have accrued interest remain in the account and compound, transferred to another of your accounts, or paid out directly. If the balance falls below the minimum balance required, no interest will be accrued that day.
- **BALANCE INFORMATION.** The required minimum opening balance is \$500 for all Certificates, including IRA and Coverdell Certificates. The minimum balance required to open an Optima Club 60-month CD is \$2500.
- **ACCRUAL OF INTEREST.** Interest begins to accrue on cash and non-cash (i.e., checks) deposits on the business day you make the deposit to your account. Interest is calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
- **TRANSACTION LIMITATIONS.** For Regular Certificates, you may not make additional deposits after your account is opened. For IRA Certificates, additional deposits of \$10 or more are allowed. For all accounts, your ability to make cash withdrawals from your account and any limitation on such transactions is established by the Credit Union's Board of Directors and may change from time to time. If you are permitted to make a withdrawal, your interest rate and APY may be reduced in accordance with the information provided in RATE INFORMATION, above. If the withdrawal would bring the remaining balance below the minimum opening deposit provided in BALANCE INFORMATION, above, the CD will be closed and the remaining funds must be removed or transferred.
- **MATURITY.** Your Certificate account will mature on the maturity date set forth on your Renewal Notice or Certificate of Deposit Receipt.
- **EARLY WITHDRAWAL PENALTY.** If you desire a withdrawal of principal prior to maturity you may be required to furnish the Credit Union a 30-day notice of intent to withdraw and we may impose an early withdrawal penalty. For Optima Club CD's, you may withdraw or transfer up to 20 percent of the original principal on the annual anniversary of your Certificate account, however, if you withdraw any additional principal prior to maturity we may impose a penalty.
 

AMOUNT OF PENALTY. The amount of the early withdrawal penalty is based on the term of your Certificate account. For CDs with a maturity term of 12 months or less, the penalty is 90 days' interest, or the interest earned on the principal amount withdrawn, whichever is less. On CDs with a maturity term greater than 12 months up to 35 months, the penalty is 180 days' interest, or the interest earned on the principal amount withdrawn, whichever is less. On CDs with a maturity term greater than 35 months, the penalty is 270 days' interest, or the interest earned on the principal amount withdrawn, whichever is less.

HOW THE PENALTY WORKS. The penalty is calculated as a forfeiture of part of the interest that has been earned on the Certificate account. If the interest has already been paid out, the penalty will be deducted from the principal.

EXCEPTIONS TO EARLY WITHDRAWAL PENALTIES. At our option, we may pay the account before maturity without imposing an early withdrawal penalty if an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction, or the account is an IRA Account, the first withdrawal after the owner's attained age is 59½, and is classified as a normal distribution from the IRA.
- **RENEWAL POLICY.** Your Certificate accounts are automatically renewable accounts. For a renewable account, you have a grace period of ten (10) days after the maturity in which to withdraw funds from the account without being charged an early withdrawal penalty. Unless the Credit Union has received different instructions from you prior to the maturity of your account, your Certificate account will automatically renew for another term at the rates in effect on the day of maturity. A 10-month Certificate will automatically renew for 6-months at the then current 6-month interest rate and APY. A 20-month Certificate will automatically renew for 18-months at the then current 18-month interest rate and APY.
- **NONTRANSFERABLE/NONNEGOTIABLE.** Your Certificate account is nontransferable and nonnegotiable. The funds in your Certificate account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

If you have any questions or require current rate information on your accounts, please call the Credit Union at 503-227-5571 or toll free at 1-800-452-0900. You may also visit our website at [www.unitusccu.com](http://www.unitusccu.com).

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