



1730 Alysheba Way, Lexington, KY 40509
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March 23, 2020

UPDATE

The following certificate rates are effective 03/23/2020. Certificate Rates are subject to change at the discretion of the credit union. Terms and rates for all certificates are listed.

APY = ANNUAL PERCENTAGE YIELD

STEP RATE CERTIFICATES

| <u>Period</u> | <u>Rate</u> | <u>APY</u> | <u>Minimum</u> | <u>Dividend Payment</u> |
|---------------|-------------|------------|----------------|-------------------------|
| 2 Years | 1.78% | 1.78% | \$ 1,000 | Monthly |
| 2 Years | 1.78% | 1.80% | \$ 1,000 | Annually |

REGULAR CERTIFICATES

| <u>Period</u> | <u>Rate</u> | <u>APY</u> | <u>Minimum</u> | <u>Dividend Payment</u> |
|---------------|-------------|------------|----------------|-------------------------|
| 3 Months | 0.50% | 0.50% | \$ 1,000 | At Maturity |
| 6 Months | 1.00% | 1.00% | \$ 1,000 | At Maturity |
| 1 Year | 1.64% | 1.64% | \$ 1,000 | Monthly |
| 1 Year | 1.64% | 1.65% | \$ 1,000 | At Maturity |
| 18 Months | 1.69% | 1.69% | \$ 1,000 | Monthly |
| 18 Months | 1.69% | 1.70% | \$ 1,000 | Annually |
| 2 Years | 1.88% | 1.88% | \$ 1,000 | Monthly |
| 2 Years | 1.88% | 1.90% | \$ 1,000 | Annually |
| 3 Years | 1.98% | 1.98% | \$ 1,000 | Monthly |
| 3 Years | 1.98% | 2.00% | \$ 1,000 | Annually |
| 4 Years | 2.08% | 2.08% | \$ 1,000 | Monthly |
| 4 Years | 2.08% | 2.10% | \$ 1,000 | Annually |
| 5 Years | 2.18% | 2.18% | \$ 1,000 | Monthly |
| 5 Years | 2.18% | 2.20% | \$ 1,000 | Annually |

JUMBO CERTIFICATES

| <u>Period</u> | <u>Rate</u> | <u>APY</u> | <u>Minimum</u> | <u>Dividend Payment</u> |
|---------------|-------------|------------|----------------|-------------------------|
| 1 Year | 1.69% | 1.69% | \$100,000 | Monthly |
| 1 Year | 1.69% | 1.70% | \$100,000 | At Maturity |
| 18 Months | 1.74% | 1.74% | \$100,000 | Monthly |
| 18 Months | 1.74% | 1.75% | \$100,000 | Annually |
| 2 Years | 1.93% | 1.93% | \$100,000 | Monthly |
| 2 Years | 1.93% | 1.95% | \$100,000 | Annually |
| 3 Years | 2.03% | 2.03% | \$100,000 | Monthly |
| 3 Years | 2.03% | 2.05% | \$100,000 | Annually |
| 4 Years | 2.13% | 2.13% | \$100,000 | Monthly |
| 4 Years | 2.13% | 2.15% | \$100,000 | Annually |
| 5 Years | 2.23% | 2.23% | \$100,000 | Monthly |
| 5 Years | 2.23% | 2.25% | \$100,000 | Annually |

IRA CERTIFICATES

| <u>Period</u> | <u>Rate</u> | <u>APY</u> | <u>Minimum</u> | <u>Dividend Payment</u> |
|---------------|-------------|------------|----------------|-------------------------|
| 1 Year | 1.64% | 1.65% | \$ 1,000 | At Maturity |
| 18 Months | 1.69% | 1.70% | \$ 1,000 | Annually |
| 2 Years | 1.88% | 1.90% | \$ 1,000 | Annually |
| 3 Years | 1.98% | 2.00% | \$ 1,000 | Annually |
| 4 Years | 2.08% | 2.10% | \$ 1,000 | Annually |
| 5 Years | 2.18% | 2.20% | \$ 1,000 | Annually |

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