

**EASTMILL FEDERAL CREDIT UNION**  
**01/01/2026**  
**SAVINGS RATES**  
\*\*\*\*\*

**CERTIFICATES - \$1,000.00 MINIMUM**

	APY*	DIVIDEND RATE		APY*	DIVIDEND RATE
	%	%		%	%
	*****	*****		*****	*****
3 MONTHS	0.95%	0.95%	18 MONTHS	3.82%	3.75%
6 MONTHS	3.87%	3.80%	24 MONTHS	3.76%	3.70%
9 MONTHS	4.07%	4.00%	36 MONTHS	3.71%	3.65%
12 MONTHS	3.97%	3.90%	48 MONTHS	3.61%	3.55%
15 MONTHS	3.92%	3.85%	60 MONTHS	3.66%	3.60%

\* Annual Percentage Yield is accurate as of 11/1/2025. These rates may change at any time without prior notice. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawals. Fees could reduce earnings on the account. These rates apply to both Share and IRA Certificates.

		APY*	DIVIDEND RATE
		%	%
	BALANCE TO EARN DIVIDENDS	*****	*****
SHARES ACCOUNTS -	\$50.00 TO \$2,000.00	.00	.00
(TIERED RATES)	\$2,000.01 TO \$5,000.00	.10	.10
	\$5,000.01 TO \$30,000.00	.15	.15
	\$30,000.01 AND UP	.20	.20
CLUB ACCOUNTS -	\$00.00 TO \$2,000.00	.00	.00
(TIERED RATES)	\$2,000.01 TO \$5,000.00	.10	.10
	\$5,000.01 TO \$30,000.00	.15	.15
	\$30,000.01 AND UP	.20	.20
IRA ACCOUNTS		1.764%	1.75%

\* Annual Percentage Yield on Shares and Clubs are accurate as of 01/01/2023. APY on IRA's is accurate as of 01/01/2023. These rates may change at any time without prior notice. Fees could reduce earnings on the account.

	APY*	DIVIDEND RATE
	%	%
	*****	*****
SHARE DRAFTS \$500.00 & OVER .....	.00%	.00%

\* Annual Percentage Yield is accurate as of 01/01/2023. These rates may change at any time without prior notice. Fees could reduce earnings on the account.

Ask an employee for further information about the fees and terms applicable to the advertised accounts.