EASTMILL FEDERAL CREDIT UNION
10/01/2026
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 **4/1/2026**. 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.

	BALANCE TO EARN DIVIDENDS	APY* % *****	DIVIDEND RATE % *****
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 **3/1/2026**. APY on IRA's is accurate as of **3/1/2026**. These rates may change at any time without prior notice. Fees could reduce earnings on the account.

	APY* % *****	DIVIDEND RATE % *****
SHARE DRAFTS ACCOUNT	**.00%**	**.00%**
ELEVATE REWARDS CHECKING		
-Avg daily bal. up to $10,000 if qualifications are met	**3.25%**	**3.25%**
-Avg daily bal. $10,000.01 and up if qualifications met	**0.25%**	**0.25%**
-All balances if qualifications are not met.	**0.10%**	**0.10%**

MOMENTUM CHECKING – Cash Back Reward if qualifications are met - $7.00

* Annual Percentage Yield is accurate as of **6/1/2026**. 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, terms and or qualifications applicable to the advertised accounts.