

Long Reach Federal Credit Union
Rates Effective August 21, 2018

Regular Shares (Savings) (Paid Monthly)	.10% APR .10% APY
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Money Market Accounts (Paid Monthly)	\$1,000.00 to \$9,999.99	.10% APR .10% APY
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Money Market Accounts (Paid Monthly)	\$10,000.00 and UP	.15% APR .15% APY
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Share Draft (Checking) (Must maintain an average minimum monthly balance of \$500.00 to earn interest) (Paid Monthly)	.01% APR .01% APY
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IRA (Individual Retirement Accounts) NO MINIMUM (Paid Monthly)	.25% APR .25% APY
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Christmas/Vacation Clubs (Paid Monthly)	.15% APR .15% APY
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Certificates of Deposit

	Minimum Deposit <u>\$500.00</u>		Minimum Deposit <u>\$500.00</u>
6 Month (Paid Monthly)	.90% APR .90% APY	36 Month (Paid Monthly)	1.85% APR 1.86% APY
12 Month (Paid Monthly)	1.25% APR 1.26% APY	48 month (Paid Monthly)	2.15% APR 2.17% APY
24 Month (Paid Monthly)	1.60% APR 1.61% APY	60 Month (Paid Monthly)	2.35% APR 2.37% APY

IRA Certificate* Rates

Minimum Deposit \$500.00

24 Month (Paid Monthly)	1.60% APR 1.61% APY
36 Month (Paid Monthly)	1.85% APR 1.86% APY
48 Month (Paid Monthly)	2.15% APR 2.17% APY
60 Month (Paid Monthly)	2.35% APR 2.37% APY

* **Substantial penalty for early withdrawal**
Rates Subject to Change without Notice