

**Long Reach Federal Credit Union
Rates Effective February 15, 2018**

Regular Shares (Savings) (Paid Monthly)		.10% APR .10% APY
--	--	----------------------

Money Market Accounts (Paid Monthly)	\$1,000.00 to \$9,999.99	.10% APR .10% APY
---	--------------------------	----------------------

Money Market Accounts (Paid Monthly)	\$10,000.00 and UP	.15% APR .15% APY
---	--------------------	----------------------

Share Draft (Checking) (Paid Monthly)	(Must maintain an average minimum monthly balance of \$500.00 to earn interest)	.01% APR .01% APY
---------------------------------------	--	----------------------

IRA (Individual Retirement Accounts) (Paid Monthly)	NO MINIMUM	.25% APR .25% APY
---	-------------------	----------------------

Christmas/Vacation Clubs (Paid Monthly)		.15% APR .15% APY
--	--	----------------------

Certificates of Deposit

	Minimum Deposit <u>\$500.00</u>		Minimum Deposit <u>\$500.00</u>
6 Month (Paid Monthly)	.65% APR .65% APY	36 Month (Paid Monthly)	1.51% APR 1.52% APY
12 Month (Paid Monthly)	.90% APR .90% APY	48 month (Paid Monthly)	1.82% APR 1.84% APY
24 Month (Paid Monthly)	1.26% APR 1.27% APY	60 Month (Paid Monthly)	2.00% APR 2.02% APY

IRA Certificate* Rates

Minimum Deposit \$500.00

24 Month (Paid Monthly)	1.26% APR 1.27% APY
36 Month (Paid Monthly)	1.51% APR 1.52% APY
48 Month (Paid Monthly)	1.82% APR 1.84% APY
60 Month (Paid Monthly)	2.00% APR 2.02% APY

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