



DEPOSIT RATES

Anticipated Dividends - 2nd Quarter 2024

Proposed Rates as of 04/01/2024

SHARE CERTIFICATES					MONEY MARKET ACCOUNTS			
		REGULAR CDs		IRA CDs		R1 MONEY MARKET		
Minimum to open:		\$500		\$500		Minimum balance to open \$2,500, Minimum to earn \$2,500		
Term	Rate	APY	Rate	APY		Rate	APY	
3 months	2.50%	2.53%	2.75%	2.78%	\$0.00 - \$2,499.99	0.00%	0.00%	
6 months	3.00%	3.04%	3.25%	3.30%	\$2,500.00 - \$24,999.99	1.75%	1.76%	
12 months	3.50%	3.56%	3.75%	3.82%	\$25,000.00 - \$99,999.99	1.65%	1.66%	
24 months	3.75%	3.82%	4.00%	4.07%	\$100,000.00 - and above	1.55%	1.56%	
36 months	3.90%	3.97%	4.15%	4.23%				
48 months	3.90%	3.97%	4.15%	4.23%				
60 months	3.90%	3.97%	4.15%	4.23%				
Dividends Earned: Monthly					Dividends Earned: Monthly			
12 MONTH SAVE TO WIN CERTIFICATE					EXECUTIVE SUITE MONEY MARKET			
Minimum to open \$25					Minimum balance to open \$2,500, Minimum to earn \$2,500			
	Rate	APY			Rate	APY		
12 Months	3.25%	3.30%			\$0.00 - \$2,499.99	0.00%	0.00%	
					\$2,500.00 - \$24,999.99	1.75%	1.76%	
					\$25,000.00 - \$99,999.99	1.65%	1.66%	
					\$100,000.00 - and above	1.55%	1.56%	
Dividends Earned: Monthly					Dividends Earned: Monthly			
"FLEX" SHARE CERTIFICATE:								
Minimum to open \$250, Term 3 to 24 months								

SAVINGS ACCOUNTS				CHECKING ACCOUNTS			
REGULAR SAVINGS				PRIME SPENDING			
Minimum balance to open \$25, Minimum balance to earn \$250.				Minimum balance to open \$100, minimum to earn \$5,000			
		Rate	APY			Rate	APY
\$250.00 - and above		0.10%	0.10%	\$5,000.00 and above		0.10%	0.10%
Dividends Earned: Quarterly				Dividends Earned: Quarterly			
IRA & SEP SAVINGS				DIRECT SPENDING			
Minimum balance to open \$50, Minimum balance to earn \$50.				Minimum balance to open \$50, Monthly maintenance fee \$5			
		Rate	APY			Rate	APY
\$50.00 and above		0.50%	0.50%	\$0.00 and above		0.00%	0.00%
Dividends Earned: Quarterly							
ADDITIONAL SAVINGS				DAILY SPENDING			
Minimum balance to open \$0, Minimum balance to earn \$250.				Minimum balance to open \$0, Monthly maintenance fee \$0.			
		Rate	APY			Rate	APY
\$250.00 - and above		0.10%	0.10%	\$0.00 and above		0.00%	0.00%
Dividends Earned: Quarterly							
SUMMER SAVINGS & HOLIDAY CLUB				EMPOWER CHECKING			
Minimum balance to open \$5, Minimum balance to earn \$250.				Minimum balance to open \$25, Monthly maintenance fee \$20.			
		Rate	APY			Rate	APY
\$250.00 and above		0.10%	0.10%	\$0.00 and above		0.00%	0.00%
Dividends Earned: Quarterly							
CU SUCCEED & ROARY SAVINGS				CU SUCCEED CHECKING (Teen Account)			
Minimum balance to open \$25, Minimum balance to earn \$50.				Minimum balance to open \$0, Monthly maintenance fee \$0.			
		Rate	APY			Rate	APY
\$50.00 - and above		0.10%	0.10%	\$0.00 and above		0.00%	0.00%
Dividends Earned: Quarterly							
"EXECUTIVE SUITE" COMMERCIAL CHECKING							
Contact a R1 Business Development Officer for details.							

Dallas (214) 319-3100

Houston (281) 720-0550

Nationwide (800) 375-3674

www.r1cu.org

"APY" equals Annual Percentage Yield / Rates are subject to change without notice / Federally insured by NCUA