

# Truth-In-Savings Disclosure



**AUBURN**  
UNIVERSITY  
CREDIT UNION

## Share Accounts

	<u>Opening Minimum</u>	<u>Compound Period</u>	<u>Last Dividend Declared</u>	
			<u>APR</u>	<u>APY</u>
Regular Shares	\$5	Quarterly	0.50%	0.51%
Basic Checking	\$0	N/A	N/A	N/A
Premium Checking	\$0	Monthly	0.25%	0.26%

## Share Certificates

<u>Minimum Deposit - \$2,500</u>				<u>Negotiable Rate- \$100,000+ Deposit</u>			
<u>Term</u>	<u>Compound</u>			<u>Term</u>	<u>Compound</u>		
	<u>Period</u>	<u>APR</u>	<u>APY</u>		<u>Period</u>	<u>APR</u>	<u>APY</u>
90 Days	Maturity	0.24%	0.25%	90 Days	Maturity	0.49%	0.50%
180 Days	Maturity	0.24%	0.25%	180 Days	Maturity	0.49%	0.50%
365 Days	Maturity	0.59%	0.60%	365 Days	Maturity	0.84%	0.85%
12-17 Months	Quarterly	0.59%	0.60%	12-17 Months	Quarterly	0.84%	0.85%
18-23 Months	Quarterly	0.74%	0.75%	18-23 Months	Quarterly	0.99%	1.00%
24-29 Months	Quarterly	0.74%	0.75%	24-29 Months	Quarterly	0.99%	1.00%
30-35 Months	Quarterly	0.74%	0.75%	30-35 Months	Quarterly	0.99%	1.00%
36-41 Months	Quarterly	0.74%	0.75%	36-41 Months	Quarterly	0.99%	1.00%
42-47 Months	Quarterly	0.74%	0.75%	42-47 Months	Quarterly	0.99%	1.00%
48-53 Months	Quarterly	0.99%	1.00%	48-53 Months	Quarterly	1.24%	1.25%
54-60 Months	Quarterly	1.09%	1.10%	54-60 Months	Quarterly	1.34%	1.35%

## IRA Share Certificates

<u>Minimum Deposit- \$500</u>				<u>Negotiable Rate- \$100,000+ Deposit</u>			
<u>Term</u>	<u>Compound</u>			<u>Term</u>	<u>Compound</u>		
	<u>Period</u>	<u>APR</u>	<u>APY</u>		<u>Period</u>	<u>APR</u>	<u>APY</u>
12-17 Months	Quarterly	0.59%	0.60%	12-17 Months	Quarterly	0.84%	0.85%
18-23 Months	Quarterly	0.74%	0.75%	18-23 Months	Quarterly	0.99%	1.00%
24-29 Months	Quarterly	0.74%	0.75%	24-29 Months	Quarterly	0.99%	1.00%
30-35 Months	Quarterly	0.74%	0.75%	30-35 Months	Quarterly	0.99%	1.00%
36-41 Months	Quarterly	0.74%	0.75%	36-41 Months	Quarterly	0.99%	1.00%
42-47 Months	Quarterly	0.74%	0.75%	42-47 Months	Quarterly	0.99%	1.00%
48-53 Months	Quarterly	0.99%	1.00%	48-53 Months	Quarterly	1.24%	1.25%
54-60 Months	Quarterly	1.09%	1.10%	54-60 Months	Quarterly	1.34%	1.35%