

Truth-In-Savings Disclosures & Rates

October 2022



AUBURN
UNIVERSITY
CREDIT UNION

Share Accounts

	<u>Opening Minimum</u>	<u>Compound Period</u>	<u>Minimum Daily Balance</u>	<u>Last Dividend Declared</u>	
				<u>APR</u>	<u>APR</u>
Regular Shares	\$5	Quarterly	None	0.25%	0.25%
Basic Checking	\$0	N/A	None	N/A	
Premium Checking	\$0	Monthly	\$500.00	0.15%	0.15%

Share Certificates

<u>Minimum Deposit - \$2,500</u>				<u>Jumbo Rate- \$100,000+ Deposit</u>			
<u>Term</u>	<u>Compound Period</u>	<u>APR</u>	<u>APY</u>	<u>Term</u>	<u>Compound Period</u>	<u>APR</u>	<u>APY</u>
90 Days	Maturity	0.50%	0.50%	90 Days	Maturity	0.60%	0.60%
180 Days	Maturity	0.75%	0.75%	180 Days	Maturity	0.85%	0.85%
365 Days	Maturity	1.50%	1.50%	365 Days	Maturity	1.60%	1.60%
12-17 Months	Quarterly	1.50%	1.50%	12-17 Months	Quarterly	1.60%	1.60%
18-23 Months	Quarterly	1.50%	1.51%	18-23 Months	Quarterly	1.60%	1.61%
24-29 Months	Quarterly	1.60%	1.61%	24-29 Months	Quarterly	1.70%	1.71%
30-35 Months	Quarterly	1.60%	1.61%	30-35 Months	Quarterly	1.70%	1.71%
36-41 Months	Quarterly	1.60%	1.61%	36-41 Months	Quarterly	1.70%	1.71%
42-47 Months	Quarterly	1.60%	1.61%	42-47 Months	Quarterly	1.70%	1.71%
48-53 Months	Quarterly	1.60%	1.61%	48-53 Months	Quarterly	1.70%	1.71%
54-60 Months	Quarterly	1.75%	1.76%	54-60 Months	Quarterly	1.85%	1.86%

IRA Share Certificates

<u>Minimum Deposit- \$500</u>				<u>Jumbo Rate- \$100,000+ Deposit</u>			
<u>Term</u>	<u>Compound Period</u>	<u>APR</u>	<u>APY</u>	<u>Term</u>	<u>Compound Period</u>	<u>APR</u>	<u>APY</u>
12-17 Months	Quarterly	1.50%	1.51%	12-17 Months	Quarterly	1.60%	1.61%
18-23 Months	Quarterly	1.50%	1.51%	18-23 Months	Quarterly	1.60%	1.61%
24-29 Months	Quarterly	1.60%	1.61%	24-29 Months	Quarterly	1.70%	1.71%
30-35 Months	Quarterly	1.60%	1.61%	30-35 Months	Quarterly	1.70%	1.71%
36-41 Months	Quarterly	1.60%	1.61%	36-41 Months	Quarterly	1.70%	1.71%
42-47 Months	Quarterly	1.60%	1.61%	42-47 Months	Quarterly	1.70%	1.71%
48-53 Months	Quarterly	1.60%	1.61%	48-53 Months	Quarterly	1.70%	1.71%
54-60 Months	Quarterly	1.75%	1.76%	54-60 Months	Quarterly	1.85%	1.86%