



DEPOSIT RATES – PERSONAL ACCOUNTS

Rates, terms, and conditions are subject to change.

SAVINGS RATES

As of January 15, 2019

	Balance Amount	Rate	APY
Membership (Base) Savings	\$100.00 or >	0.145%	0.15%
	\$25,000.00 or >	0.245%	0.25%
	\$100,000.00 or >	0.345%	0.35%
Custodial Savings	\$100.00 or >	0.145%	0.15%
	\$25,000.00 or >	0.245%	0.25%
	\$100,000.00 or >	0.345%	0.35%
Special Savings	\$100.00 or >	0.145%	0.15%
	\$25,000.00 or >	0.245%	0.25%
	\$100,000.00 or >	0.345%	0.35%
Youth Savings Account ¹	\$5.00 - \$500.00	4.91%	5.00%
	\$500.01 or >	0.145%	0.15%
	\$25,000.00 or >	0.245%	0.25%
	\$100,000.00 or >	0.345%	0.35%
Money Market ²	\$2,500.00 or >	0.495%	0.50%
	\$10,000.00 or >	0.594%	0.60%
	\$25,000 or >	0.743%	0.75%
Premium Money Market ³	\$50,000.00 or >	0.892%	0.90%
	\$100,000.00 or >	0.991%	1.00%

A \$5 minimum balance is required to maintain a Membership (Base) Savings Account, Custodial Savings Account, or Youth Savings Account. APY refers to Annual Percentage Yield. Fees can reduce earnings on accounts. Dividends on savings, money market, and checking accounts are variable and are subject to change after the account is opened. Dividends are compounded monthly for checking and money market accounts and are compounded quarterly for savings accounts.

¹Youth Savings Accounts are available to members up to age 22 and are limited to one account per person. Balances over \$500 earn at a lower rate.

²If the average daily balance falls below \$2,500 for the dividend period, it will become a non-dividend bearing account and you will be charged a fee. Limit 6 withdrawals per month as required by Regulation D.

³Rate is variable and may vary after the account is opened. \$50,000 minimum balance to open. \$50,000 minimum average daily balance to earn APY. Fees can reduce earnings on accounts. Limit 6 withdrawals per month as required by Regulation D.

Federally insured by NCUA.

CHECKING RATES

As of January 15, 2019

	Balance Amount	Rate	APY
High Rewards Checking	up to \$25,000.00 ¹	1.977%	2.00%
	\$25,000.01 or > ²	0.095%	0.10%
Simply Checking	n/a	0.00%	0.00%

SPLIT RATE: Our High Rewards Checking account is paid dividends based on a split rate tier structure and the account's average daily balance for the month. These two calculations are combined to provide an APYE (Annual Percentage Yield Earned) for your monthly dividend. This combined APYE is shown on your statement as a split rate. If requirements for High Rewards Checking are not met for the dividend period, it will become a non-dividend bearing account.

¹Rate and Annual Percentage Yield (APY) paid provided the qualifications are met; otherwise you do not earn dividends that month. The rate is only paid on balances up to \$25,000. A lower rate will be paid on balances over \$25,000. See LGEccu.org/Checking for details.

²Rate and Annual Percentage Yield (APY) paid on all balances in excess of \$25,000 provided the qualifications are met. See LGEccu.org/Checking for details.

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CERTIFICATE RATES

As of January 15, 2019

Term	Minimum Balance	Rate	APY	Early Withdrawal Penalty
12 Months	\$1,000 or >	1.140%	1.15%	90 Days Dividends
	\$25,000.00 or >	1.288%	1.30%	90 Days Dividends
	\$100,000.00 or >	1.436%	1.45%	90 Days Dividends
24 Months	\$1,000 or >	1.387%	1.40%	180 Days Dividends
	\$25,000.00 or >	1.535%	1.55%	180 Days Dividends
	\$100,000.00 or >	1.682%	1.70%	180 Days Dividends
36 Months	\$1,000 or >	1.633%	1.65%	270 Days Dividends
	\$25,000.00 or >	1.781%	1.80%	270 Days Dividends
	\$100,000.00 or >	1.928%	1.95%	270 Days Dividends
48 Months	\$1,000 or >	1.879%	1.90%	360 Days Dividends
	\$25,000.00 or >	2.027%	2.05%	360 Days Dividends
	\$100,000.00 or >	2.174%	2.20%	360 Days Dividends
60 Months	\$1,000 or >	2.125%	2.15%	450 Days Dividends
	\$25,000.00 or >	2.272%	2.30%	450 Days Dividends
	\$100,000.00 or >	2.419%	2.45%	450 Days Dividends
33 Month Bump Rate Certificate	\$2,500 or >	1.534%	1.55%	270 Days Dividends
	\$25,000.00 or >	1.633%	1.65%	270 Days Dividends
	\$100,000.00 or >	1.732%	1.75%	270 Days Dividends
55 Month Bump Rate Certificate	\$2,500 or >	1.977%	2.00%	450 Days Dividends
	\$25,000.00 or >	2.076%	2.10%	450 Days Dividends
	\$100,000.00 or >	2.174%	2.20%	450 Days Dividends

The minimum opening deposit amount for Bump Certificates starts at \$2,500.00. APY refers to Annual Percentage Yield. Rates and APY are subject to change without notice. Bump Rate Certificates cannot be used as collateral on a Certificate Secured Loan. Federally insured by NCUA.