



DEPOSIT RATES

Accurate as of
1/5/2024

Account Type	Dividend Rates	Annual Percentage Yield
Regular Shares	0.11%	0.11%
Club Accounts	0.11%	0.11%
Interest Checking	0.20%	0.20%
Business Checking	0.20%	0.20%
Kids & Teen Club: first \$500	0.21%	0.21%
Balance above \$500	0.11%	0.11%
Home Buyers Savings	1.00%	1.01%
Money Market		
\$2,500	1.24%	1.25%
\$10,000	1.37%	1.38%
\$25,000	1.44%	1.45%
\$50,000 & above	1.70%	1.71%
IRA Shares	0.69%	0.69%

Certificate Accounts

Term in Days	Term in Months	Dividend Rates	APY	Min. Opening Balance
91 - 180	3	1.39%	1.40%	\$1,000
181 - 365	6	2.45%	2.48%	\$1,000
366 - 730	12	4.09%	4.17%	\$1,000
731 - 1095	24	3.35%	3.41%	\$500
1096 - 1460	36	3.36%	3.42%	\$500
1461 - 1825	48	3.44%	3.50%	\$500

Bump Certificates

Member may bump the rate ONE time to current market rate - the new rate remains for the maturity which is based on the original certificate term.

731 - 1095	24	3.15%	3.20%	\$2,500
1096 - 1460	36	3.16%	3.21%	\$2,500
1461 - 1825	48	3.24%	3.29%	\$2,500

IRA Certificate Accounts

Term in Days	Term in Months	Dividend Rates	APY	Min. Opening Balance
91 - 180	3	1.49%	1.50%	\$1,000
181 - 365	6	2.55%	2.58%	\$1,000
366 - 730	12	4.19%	4.28%	\$1,000
731 - 1095	24	3.45%	3.51%	\$500
1096 - 1460	36	3.56%	3.62%	\$500
1461 - 1825	48	3.64%	3.71%	\$500

*All rates are subject to change at anytime. Account fees may reduce earnings. For certificate accounts, there is a penalty for early withdrawal of principal.

For questions regarding applicable terms or fees, call 503.239.5336 or ask a Member Service Representative. You can also visit www.OregoniansCU.com/disclosures for more information.

