

# Investment Rates

Annual Percentage Yields and Dividend Rates are accurate as of January 12, 2026



## Checking Accounts

### Xtraordinary<sup>1</sup>

Balance	APY	Dividend Rate
\$0 to \$25,000 (qualifications met)	5.00%	4.889%
\$25,000.01 & over (qualifications met)	0.25%	0.250%
Qualifications not met	0.00%	0.000%

### Teen

Balance	APY	Dividend Rate
\$0 to \$1,000	2.00%	1.985%
\$1,000.01 & over	0.25%	0.250%

## Savings Accounts

### Simply Savings & Additional Simply Savings

Balance	APY	Dividend Rate
\$100 & over	0.01%	0.010%
\$0 to \$99.99	0.00%	0.000%

### Holiday Club

Balance	APY	Dividend Rate
Any balance	0.01%	0.010%

### Health Savings

Balance	APY	Dividend Rate
\$15,000 & over	1.01%	1.005%
\$5,000 to \$14,999.99	0.50%	0.499%
\$2,500 to \$4,999.99	0.30%	0.300%
\$500 to \$2,499.99	0.20%	0.200%
\$100 to \$499.99	0.10%	0.100%
\$0 to \$99.99	0.00%	0.000%

### IRA Savings Accounts (Includes Traditional and Roth IRA)

To apply for one of these accounts, please call 800.845.5025.

Balance	APY	Dividend Rate
\$10,000 & over	0.40%	0.399%
\$0 to \$9,999.99	0.25%	0.250%

Current rates are always available at ConnexusCU.org or by calling 800.845.5025.

Rates are variable and subject to change at any time. Fees may reduce earnings.

APY = Annual Percentage Yield. APY as disclosed assumes that no withdrawal will be made.

<sup>1</sup>Xtraordinary: To earn the applicable dividend rate and APY, subscription to eStatements, a monthly deposit of at least \$500 from either a direct deposit or an ACH deposit (from a non-Connexus account), and either a minimum of fifteen (15) debit card purchases or \$500 in net spend purchases using your debit card are required per month. ATM transactions are not included. Debit card purchases must post to your account by the last calendar day of the month. You must meet the preceding account requirements to earn dividends during the monthly period. No minimum balance requirements to earn dividends. Dividends are compounded and paid monthly. Fees may reduce earnings. Rates subject to change. A dividend rate of 4.889% will be paid on your account balance of \$25,000 or less when requirements are met; resulting in an APY of 5.00% for the dividend period. Account balances over \$25,000 will be paid an APY of 0.25% when requirements are met. Primary owner must be the age of majority (18+) to open this type of account.

<sup>2</sup>7-month Special Share Certificate is available for a limited time. Connexus Credit Union membership and a minimum opening deposit of \$5,000 in new money are required. "New money" is defined as funds not currently held at Connexus Credit Union. Funds deposited within the past 30 days qualify as new money; however, funds withdrawn from Connexus Credit Union within 30 days and subsequently redeposited do not qualify as new money. You may combine new money with existing Connexus funds to open the certificate, provided at least \$5,000 of the total deposit consists of new money. A penalty will be imposed for early withdrawal. Offer not valid on business or organization accounts. The 7-month Special Share Certificate will automatically renew at maturity into a 6-month Share Certificate. The dividend rate will be the same as we offer on new term share accounts with the same term at the time of maturity. A minimum balance of \$5,000 must be maintained, and other features of the original certificate will apply. You will have a grace period of ten (10) calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.

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## Certificates

The rates stated on these products are established when the certificate is opened and remain in effect until the end of the certificate term. Penalty will be imposed for early withdrawal. Rates change frequently. The Certificates listed below are available in Traditional and Roth IRA options. To apply for an IRA Certificate, please call us at 800.845.5025.

### Certificate

Balance	Term	APY	Dividend Rate
\$5,000 & over	6 months	3.00%	2.967%
	7 months Special Term <sup>2</sup>	4.50%	4.426%
	12 months	2.00%	1.985%
	24 months	2.00%	1.985%
	36 months	2.00%	1.985%
	48 months	2.00%	1.985%
	60 months	2.00%	1.985%

### Jumbo Certificate

Balance	Term	APY	Dividend Rate
\$100,000 & over	6 months	3.10%	3.065%
	12 months	2.10%	2.084%
	24 months	2.10%	2.084%
	36 months	2.10%	2.084%
	48 months	2.10%	2.084%
	60 months	2.10%	2.084%

### Bump-Up Certificate

Balance	Term	APY	Dividend Rate
\$5,000 & over	24 months	2.00%	1.985%

## Money Market Accounts

Balance	APY	Dividend Rate
\$1,000,000 & over	3.01%	2.969%
\$500,000 to \$999,999.99	2.50%	2.472%
\$250,000 to \$499,999.99	2.25%	2.227%
\$100,000 to \$249,999.99	2.05%	2.031%
\$20,000 to \$99,999.99	1.95%	1.933%
\$1,000 to \$19,999.99	0.25%	0.250%
\$0 to \$999.99	0.00%	0.000%

