



SAVINGS RATE SCHEDULE

Dividend Declaration Date 11/10/2025

Account Type	Minimum Amount To Open	Minimum Amount To Earn Dividends	Dividend Rate	Annual Percentage Yield (APY)
PERSONAL SAVINGS ACCOUNTS				
M3 Money Club Savings Eligibility 0-12 years old	\$5	\$5	1.00%	1.00%
Elements Account Eligibility 13-17 years old	\$5	\$5	1.00%	1.00%
Secure Savings	\$5	\$50	0.05%	0.05%
Special Savings	\$5	\$50	0.05%	0.05%
INDIVIDUAL RETIREMENT ACCOUNTS Traditional, Roth, Coverdell (Education). IRA CDs also available, see Time Deposit Accounts				
IRA Account	\$50	\$0	0.50%	0.50%
PERSONAL DEMAND DEPOSIT ACCOUNTS				
Teen Checking Eligibility 13-17 years old	\$0	N/A	0.00%	0.00%
SMART Checking Eligibility 18-24 years old	\$25		0.00%	0.00%
Choice Checking	\$50	\$500	0.05%	0.05%
Benefit Checking Account Employer Sponsor account with SCFCU required to be eligible for product	\$0	\$0	0.25%	0.25%
		\$2500	0.30%	0.30%
		\$10,000	0.40%	0.40%
Opportunity Money Market	\$500	\$0	0.45%	0.45%
		\$2,500	0.80%	0.80%
		\$25,000	0.90%	0.90%
		\$50,000	1.00%	1.00%
		\$100,000	1.09%	1.10%
		\$1,000,000	3.45%	3.50%
		\$5,000,000	3.69%	3.75%
Opportunity Money Market with Active Checking To qualify for an active checking, 10 POS, ATM, or Debit transactions must clear the account each month	\$500	\$0	0.60%	0.60%
		\$2,500	0.90%	0.90%
		\$25,000	1.09%	1.10%
		\$50,000	1.24%	1.25%
		\$100,000	1.34%	1.35%
		\$1,000,000	3.69%	3.75%
		\$5,000,000	3.93%	4.00%
Secure Senior Checking *No longer available to open*	\$0	N/A	0.00%	0.00%
Secure Checking Account *No longer available to open*	\$0	N/A	0.00%	0.00%



This Savings Rate Schedule states the rate applicable to specific accounts. This schedule is incorporated as part of your account agreement with Sun Community Federal Credit Union. For purposes of this disclosure, the dividend rate and the annual percentage yields for the term share accounts were offered within the most recent seven calendar days and were accurate as of the date shown above. All rates are subject to change without notice. For further information on applicable fees and terms, contact a Member Service Representative.

(760)337-4200 • 1068 Broadway Ave. El Centro, CA. 92243 • www.SunCommunity.com



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SPECIAL ACCOUNTS Dividend Declaration Date: 12/09/2024				
Hello Summer! \$1000 Maximum Monthly Deposit Matures July 1st	\$0	\$50	5.84%	6.00%
Christmas Club \$1000 Maximum Monthly Deposit Matures November 1st	\$0	\$5	5.84%	6.00%
TIME DEPOSIT ACCOUNTS Please visit your nearest branch to inquire on possible promotional rates				
3 Month Certificate Account 3 Month IRA Certificate	\$2500	\$2500	2.47%	2.50%
6 Month Certificate Account 6 Month IRA Certificate	\$500	\$500	3.20%	3.25%
12 Month Certificate Account 12 Month IRA Certificate	\$500	\$500	3.20%	3.25%
18 Month Certificate Account 18 Month IRA Certificate	\$500	\$500	3.20%	3.25%
24 Month Certificate Account 24 Month IRA Certificate	\$500	\$500	3.20%	3.25%
36 Month Certificate Account 36 Month IRA Certificate	\$500	\$500	3.20%	3.25%
48 Month Certificate Account 48 Month IRA Certificate	\$500	\$500	3.69%	3.75%
60 Month Certificate Account 60 Month IRA Certificate	\$500	\$500	3.69%	3.75%
Jumbo 3 Month Certificate Account Jumbo IRA 3 Month Certificate	\$100,000	\$100,000	2.57%	2.60%
Jumbo 6 Month Certificate Account Jumbo IRA 6 Month Certificate	\$100,000	\$100,000	3.30%	3.35%
Jumbo 12 Month Certificate Account Jumbo IRA 12 Month Certificate	\$100,000	\$100,000	3.30%	3.35%
Jumbo 18 Month Certificate Account Jumbo IRA 18 Month Certificate	\$100,000	\$100,000	3.30%	3.35%
Jumbo 24 Month Certificate Account Jumbo IRA 24 Month Certificate	\$100,000	\$100,000	3.30%	3.35%
Jumbo 36 Month Certificate Account Jumbo IRA 36 Month Certificate	\$100,000	\$100,000	3.30%	3.35%
Jumbo 48 Month Certificate Account Jumbo IRA 48 Month Certificate	\$100,000	\$100,000	3.78%	3.85%
Jumbo 60 Month Certificate Account Jumbo IRA 60 Month Certificate	\$100,000	\$100,000	3.78%	3.85%



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BUSINESS SAVINGS ACCOUNTS				
No Dividend Savings Non-Profits 501c3 and Unincorporated Associations or Organizations	\$5	N/A	0.00%	0.00%
Business Savings	\$5	\$50	0.05%	0.05%
		\$5,000	0.05%	0.05%
BUSINESS DEMAND DEPOSIT ACCOUNTS				
No Dividend Checking Non-Profits 501c3 and Unincorporated Associations or Organizations	\$0	N/A	0.00%	0.00%
Non Profit Checking Non-Profits 501c3	\$0	N/A	0.00%	0.00%
Business Checking	\$100	N/A	0.00%	0.00%
Premier Checking Account Municipality and Not-for-Profit Accounts	\$0	\$0	0.20%	0.20%
		\$25,000	0.30%	0.30%
		\$50,000	0.40%	0.40%
Business Money Market	\$500	\$5000	0.85%	0.85%
		\$100,000	1.74%	1.75%
		\$250,000	2.47%	2.50%
		\$1,000,000	3.69%	3.75%
		\$5,000,000	3.93%	4.00%
BUSINESS TIME DEPOSIT ACCOUNTS				
Please visit your nearest branch to inquire on possible promotional rates				
Public Funds 12 Month Certificate	\$500	\$500	3.20%	3.25%
6 Month Business Certificate Account	\$500	\$500	3.69%	3.75%
12 Month Business Certificate Account	\$500	\$500	3.20%	3.25%
18 Month Business Certificate Account	\$500	\$500	3.20%	3.25%
24 Month Business Certificate Account	\$500	\$500	3.20%	3.25%



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