

Personal Checking and Savings Account Rates

People's Credit Union offers competitive rates on
Certificates of Deposit and Checking & Savings Accounts.

	Minimum to Open	Minimum Daily Balance to Earn APY*	APY*
Max Yield Checking**	\$25.00	\$0.01	.05%
		\$1,500.00	.10%
myDirect Interest Checking***	\$25.00	\$0.01	.05%
Save myChange Savings	\$5.00	\$0.01	.50%
		\$5,000.00	.05%
Basic Savings	\$5.00	\$0.01	.05%
Personal Money Market****	\$2,500.00	\$75,000.00	.25%
		\$50,000.00	.15%
		\$25,000.00	.10%
		\$2,500.00	.05%
Max Yield Money Market *****	\$2,500.00	\$500,000.00	3.00%
		\$50,000.00	3.00%
		\$2,500.00	2.00%
Individual Retirement Statement Savings	\$100.00	\$100.00	.05%
Holiday Club Savings	\$1.00	\$0.01	.05%

Interest Rates are subject to change without notice after account opening.

Annual Percentage Yield (APY) subject to change without notice after account opening. Fees could reduce the earnings on selected accounts listed above.

**Must maintain a minimum daily balance of \$1,500.00 to avoid the \$15.00 monthly service charge and to obtain the disclosed Annual Percentage Yield (APY).

***\$10.00 monthly service charge without Direct Deposit. First direct deposit must occur within 30 days after account is opened. Must have an automatic direct deposit credited to the account at least once per month.

****Must maintain a minimum daily balance of \$2,500.00 to avoid the \$10.00 service charge and to obtain the disclosed Annual Percentage Yield (APY).

*****Must maintain a minimum daily balance of \$2,500.00 to avoid the \$10.00 service charge and to obtain the disclosed Annual Percentage Yield (APY). Must have an active Max Yield Checking Account to obtain the higher rate of interest. If the checking is closed at anytime of the month, the account will pay the current Personal Money Market rate of interest.

See terms and conditions for further information.

