Certificates of Deposit Rates People's Credit Union offers competitive rates on

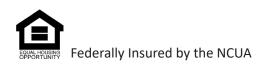
Certificates of Deposit and Checking & Savings Accounts.

Effective Date: October 2, 2023

Term	Minimum to Open	Minimum Daily Balance to Earn APY	APY*
3 Months	\$500	\$500	.10%
6 Months	\$500	\$500	1.50%
7 Months	\$500	\$500	4.50%
9 Months	\$500	\$500	.20%
11 Months	\$500	\$500	4.00%
12 Months	\$500	\$500	3.00%
18 Months	\$500	\$500	3.51%
24 Months	\$500	\$500	.35%
30 Months	\$500	\$500	.40%
36 Months	\$500	\$500	.45%
48 Months	\$500	\$500	.55%
60 Months	\$500	\$500	.65%

Interest Rates are subject to change without notice and offer may be withdrawn at any time.

See terms and conditions for further information.





^{*} Annual Percentage Yield (APY) effective as of 10.02.2023. APY assumes principal and interest remain on deposit for the term of the certificate. Minimum to open and earn the APY of a Certificate of Deposit (CD) is \$500. All CDs are available for Individual Retirement (IRA) deposits. Fees could reduce the earnings. A penalty will be imposed for early withdrawal. For IRA accounts, additional IRS penalties may apply. Consult your tax advisor.