

Certificates of Deposit Rates

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

Effective Date: December 22, 2025

Term	Minimum to Open	Minimum Daily Balance to Earn APY	APY*
3 Months	\$500	\$500	.10%
6 Months	\$500	\$500	3.00%
7 Months	\$500	\$500	3.25%
9 Months	\$500	\$500	2.75%
10 Months	\$500	\$500	3.15%
12 Months	\$500	\$500	2.75%
15 Months	\$500	\$500	3.25%
18 Months	\$500	\$500	3.51%
24 Months	\$500	\$500	3.50%
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Interest Rates are subject to change without notice and offer may be withdrawn at any time.

* Annual Percentage Yield (APY) effective as of 12.22.2025. 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.

See terms and conditions for further information.



Federally Insured by the NCUA

