

SHARE CERTIFICATE SPECIAL

EFFECTIVE 01/01/2025

REGULAR SHARE CERTIFICATES		APR=Annual Percentage Rate / APY=Annual Percentage Yield											
Balance Range	6 Month		12 Month		18 Month		24 Month		36 Month		48 Month		
	APR	APY	APR	APY	APR	APY	APR	APY	APR	APY	APR	APY	
\$1,000 – \$50,000	2.10%	2.12%	2.30%	2.32%	2.50%	2.53%	2.70%	2.73%	2.90%	2.94%	2.90%	2.94%	
\$50,000 – \$100,000	2.40%	2.43%	2.60%	2.63%	2.80%	2.84%	3.00%	3.04%	3.20%	3.25%	3.20%	3.25%	
\$100,000 – and over	2.70%	2.73%	2.90%	2.94%	3.10%	3.14%	3.30%	3.35%	3.50%	3.56%	3.50%	3.56%	

SPECIAL SHARE CERTIFICATES - SPECIAL LIMITED TIME ONLY

IRA SPECIAL

BALANCE RANGE	7 Months		14 Months		24 Months	
	APR	APY	APR	APY	APR	APY
\$25,000 an over	4.03%	4.11%	3.83%	3.90%	3.60%	3.66%
\$25,000 an over (New Money Only)	4.15%	4.23%	4.05%	4.13%	3.70%	3.76%

IRA SHARE CERTIFICATES

Balance Range	12 Month		18 Month		24 Month		36 Month		48 Month	
	APR	APY	APR	APY	APR	APY	APR	APY	APR	APY
\$1,000 – \$50,000	2.30%	2.32%	2.50%	2.53%	2.70%	2.73%	2.90%	2.94%	2.90%	2.94%
\$50,000 – \$100,000	2.60%	2.63%	2.80%	2.84%	3.00%	3.04%	3.20%	3.25%	3.20%	3.25%
\$100,000 – and over	2.90%	2.94%	3.10%	3.14%	3.30%	3.35%	3.50%	3.56%	3.50%	3.56%

PAYROLL SHARE CERTIFICATE & PAYROLL IRA SHARE CERTIFICATE – Funded by Payroll Deposit Only

Balance Range	APR	APY	APR	APY	APR	APY	APR	APY	APR	APY
\$0.01 – and over	2.00%	2.02%	2.15%	2.17%	2.30%	2.32%	2.45%	2.48%	2.60%	2.63%

The Annual Percentage Yield (APY) is effective as of 01/01/25. The Annual Percentage Yield (APY) is earned if the funds are left to compound for one year. All dividends are paid monthly. A three month penalty will be imposed for early withdrawal on term share certificates. Rates are reviewed periodically and are subject to change without notice. The minimum balance listed is required to earn the corresponding APY listed. **NEW MONEY ONLY** - MEANS FUNDS TO OPEN CD MUST COME FROM ANOTHER BANK/CREDIT UNION.

Eligibility:

Rates, terms and accounts are for members only. Join METRO Federal Credit Union today. Institutional Deposit not eligible.

