

Certificate Account Overview

A certificate lets you earn a fixed, higher interest rate than a traditional savings account for not making any withdrawals during the term of the certificate. The money is federally insured by the National Credit Union Administration (NCUA) for up to \$250,000, or \$500,000 for joint accounts.

Share Certificates Rates¹

Term	Min Balance	APY ²	Dividend Rate	Dividends Paid
3 – 5 Months	\$250.00	1.00%	1.00%	At Maturity
6 – 11 Months	\$250.00	2.00%	1.98%	At Maturity
9 Month Promo*	\$250.00	4.00%	3.93%	Monthly
12 – 17 Months	\$250.00	3.00%	2.96%	Monthly
14 Month Promo*	\$250.00	3.80%	3.74%	Monthly
18 – 23 Months	\$250.00	3.15%	3.11%	Monthly
23 Month Promo*	\$250.00	3.50%	3.45%	Monthly
24 – 35 Months	\$250.00	3.25%	3.21%	Monthly
36 – 47 Months	\$250.00	3.00%	2.96%	Monthly
48 – 59 Months	\$250.00	3.00%	2.96%	Monthly
60 Months	\$250.00	3.00%	2.96%	Monthly

*9-Month Certificate Promotion has a premium rate of 4.00% APY and a standard rate of 3.50% APY; 14-Month Certificate Promotion has a premium rate of 3.80% APY and standard rate of 3.30% APY; 23-Month Certificate Promotion has a premium rate of 3.50% APY and standard rate of 3.00% APY. Premium rate requires either 10+ years of tenure as of 12/31/2025 as a Patelco member, or an active checking account with at least \$500 monthly deposits³

Questions? Connect with us at patelco.org/Contact to meet virtually via video, chat, secure message, phone or find your nearest branch (appointments also available)

¹All regular certificates can be opened as IRA certificates, unless otherwise noted. Minimum balance for all Certificates and IRA certificates is \$250.

²APY=Annual Percentage Yield. Rates are effective as of 1/07/2025. Rates may vary at the time of maturity or renewal.

³ Certificate promotion interest rates vary depending on qualifications. 9-Month Certificate promotion has a premium rate of 4.00% APY and standard rate of 3.50% APY (Dividends paid monthly); 14-Month Certificate promotion has a premium rate of 3.80% APY and standard rate of 3.30% APY (Dividends paid monthly); 23-Month Certificate promotion has a premium rate of 3.50% APY and standard rate of 3.00% APY (Dividends paid monthly). In order to obtain the high premium rate for either Certificate promotional term, you must meet at least one of the following criteria: Tenure of 10+ years as of 12/31/2025, OR a checking account (under the same membership) prior to Certificate opening with a total recurring monthly deposit of \$500 or more. If the checking account criteria is not met at any time, the rate will be reduced to the lower standard rate and will not be reinstated thereafter. Qualifying deposit transactions include: Payroll direct deposits, Social Security (or other government benefit) direct deposits, ACH transfers, Zelle®, Venmo, PayPal or other similar deposits, cash deposits, check deposits (except checks written from another Patelco account), wire transfers, multiple deposits (of the types listed here) that add up to at least \$500 in a calendar month. Qualifying deposit transactions do not include Patelco account-to-Patelco account transfers, chargebacks or promotional incentive payments from Patelco. All certificates are subject to an early withdrawal penalty. For IRA Certificates, the early withdrawal penalty is waived if the IRA owner is age 59½ years or older. Fees could reduce earnings. Please see the Certificate Accounts section in the Patelco Member Handbook.