reliant CREDIT UNION

Certificate Rates

Effective November 3, 2026

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investor and individual retirement account certificates

Term	Rate	APY	Minimum Deposit
6 months	3.70%	3.75%	$1,000
12 months	3.80%	3.85%	$1,000
18 months	4.09%	4.15%	$1,000
24 months	3.80%	3.85%	$1,000
36 months	3.41%	3.45%	$1,000
48 months	3.36%	3.40%	$1,000
60 months	3.36%	3.40%	$1,000

starter certificates

Term	Rate	APY	Minimum Deposit
1 year	3.70%	3.75%	None
2 years	3.70%	3.75%	None
3 years	3.31%	3.35%	None

Starter Certificate deposits can be made at any time for any amount within the specified term.

Jumbo Certificate Rates

0.15% rate increase available for members with Investor and IRA Certificates with aggregate balances of $50,000 or greater.

Dividend Information:
The Annual Percentage Yield (APY) disclosed assumes dividends will remain on deposit for the full term; withdrawals will reduce earnings. Dividends are calculated daily, and compounded and credited quarterly.

Balance Requirements:
Minimum balance to avoid a fee - None; Balance computation method - Daily Balance; This method applies a daily periodic rate to the principal in the account each day.

Service Fees & Penalties:
Monthly service fee - None; Early withdrawal penalties: Terms of 12 months or less - 90 days dividends; Terms of more than 12 months - 180 days dividends. Fees may reduce earnings.

Automatic Renewal:
Certificates are available for 6, 12, 18, 24, 36, 48, and 60 month terms (“regular terms”) and will automatically renew at the existing term.
Periodically certificate specials are offered at terms other than regular terms. Certificate specials will automatically renew to the next available shorter regular term.
Please Note: Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. Dividends begin accruing on the effective date of the deposit. Any account closed prior to the end of the dividend period will not receive dividends for that period, except for the Daily Money Account and Certificate Accounts, for which dividends will be paid up to the date of withdrawal.

Certificate rates are subject to change without notice. This is done to provide our members with the best possible rates. Call our Member Service Center at 800-724-9282 or visit our website at reliantcu.com for the current day’s rates. Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Membership eligibility required.