

**New Century Federal Credit Union
Share Rate Sheet**

Rates are current as of January 1, 2019. Rates are subject to change without notice.

Share Savings, Christmas Cub, Vacation, Special, Tax Holding, IRA Shares, Roth IRA Shares

\$25 and above 0.10% APY

Money Market Account

\$75,000 and above 0.50% APY
\$10,000 to \$74,999.99 0.40% APY
\$2,000 to \$9,999.99 0.30% APY

Certificates of Deposit (\$1,000 minimum balance)

Term	APY
6 months	0.60%
1 Year	1.26%
2 Years	1.81%
3 Years	2.12%
4 Years	2.37%
5 Years	2.88%

Traditional IRA and Roth IRA Certificates of Deposit (\$1,000 minimum balance)

Term	APY
1 Year	1.26%
2 Years	1.81%
3 Years	2.12%
4 Years	2.37%
5 Years	2.88%

APY = Annual Percentage Yield

Rates are subject to change and paid on the average daily balance. You must maintain the minimum average daily balance requirement of the account to obtain the disclosed APY.

Yields for all Share Savings accounts are declared quarterly by the Board of Directors. The dividend yield listed is for the period ending 12/31/2018.

Yields for Money Market Accounts are paid monthly.

Yields for Certificates of Deposits, Traditional IRA Certificates of Deposits and Roth IRA Certificates of Deposits are paid quarterly and at maturity.

Fees may reduce earnings.

For Certificates of Deposit, Traditional IRA Certificates of Deposit and Roth IRA Certificates of Deposit, a penalty may be imposed for early withdrawals. Penalties differ depending on term of certificate.

