



SHARES

(Savings)	RATE	APY
\$50 v- \$1,999	0%	0%
\$2,000 - \$50,000	0.05%	0.05%
\$50,000 and over	0.10%	0.10%

SHARE DRAFT

(Checking)	RATE	APY
\$300 - \$9,999	0.00%	0.00%
\$10,000 and over	0.05%	0.05%

**MONEY
MARKET**

	RATE	APY
\$5,000 - \$25,000	0.499%	0.50%
\$25,000 - \$50,000	0.749%	0.75%
\$50,000 - \$100,000	0.997%	1.00%
Over \$100,000	1.491%	1.50%

**NEW/USED
VEHICLE LOAN**

NEW - 9 YRS OLD		10 YRS & OLDER	
TERM (MONTHS)	APR AS LOW AS	TERM (MONTHS)	APR AS LOW AS
24-48	5.99%	24-60	6.75%
60	6.49%		
72	6.99%		

CERTIFICATE OF DEPOSIT

\$1,000 Minimum

	RATE	EWP	APY
6 Month	4.206%	90	4.25%
1 Year	5.00%	90	5.00%
2 Year	4.50%	90	4.50%
3 Year	3.00%	120	3.00%
4 Year	2.75%	150	2.75%
5 Year	2.50%	180	2.50%

PERSONAL LOAN

TERM (MONTHS)	APR
12	9.00%
24	9.50%
36	10.00%
48	10.50%
60	11.00%

APR is Annual Percentage Rate. APY is Annual Percentage Yield.

EWP is Early Withdrawal Penalty and expressed in days.

All rates are accurate as of the approval date below and are subject to change after that date.

*Loan interest rates are based on credit worthiness and the terms of the loan.

5.99 is a promotional rate and subject to certain restrictions.

Please contact an NCCU loan specialist for more information.

Approved on October 16, 2023