

Deposit Rates

CHECKING

Effective date: 12/01/2023

Free Incredible Interest Checking¹

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$5.00 - \$15,000.00	\$3.00	1.49%	1.50%
\$15,000.01 or more	\$15,000.01	0.10%	0.10%
All balances if qualifications not met	\$3.00	0.05%	0.05%

¹Minimum deposit of \$5.00 required to open the account. Balances up to \$15,000.00 receive an APY of 1.50% if qualifications are met. Balances over \$15,000.00 receive an APY of 0.10% on the portion of the balance over \$15,000.00 if qualifications are met. Qualifications: 15 debit card point of sale (POS) transactions post and settle to your account per qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. An APY of 0.05% applies to the entire balance if qualifications are not met. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous - no weekend processing). Up to \$25.00 in ATM fee refunds per cycle when qualifications are met (maximum fee of \$4.99 per ATM transaction). This account may not to be used for commercial purposes.

Premium Perks Checking²

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$61.00 - \$5,000.00	\$61.00	0.10%	0.10%
\$5,000.01 or more	\$5,000.01	0.15%	0.15%

²Minimum deposit of \$5.00 required to open the account. Must maintain a minimum daily balance of \$1,000.00 to avoid a monthly service charge fee of \$10.00.

Remarkable Rewards Checking³

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$6.00 - \$25,000.00	\$6.00	0.50%	0.50%
\$25,000.01 or more	\$25,000.01	0.15%	0.15%
All balances if qualifications not met	\$61.00	0.05%	0.05%

³**(Account no longer offered)** Minimum deposit of \$5.00 required to open the account. Balances up to \$25,000.00 receive an APY of 0.50% if qualifications are met. Balances over \$25,000.00 receive an APY of 0.15% if qualifications are met. Qualifications: 10 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. An APY of 0.05% applies to the entire balance if qualifications are not met. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous - no weekend processing). Unlimited ATM fee refunds per cycle when qualifications are met. This account may not to be used for commercial purposes.

Top Tier Money Market Account⁴

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$25,000.00 - \$100,000.00	\$25,000.00	1.00%	1.00%
\$100,000.01 - \$250,000.00	\$100,000.01	1.98%	2.00%
\$250,000.01 - \$500,000.00	\$250,000.01	2.47%	2.50%
\$500,000.01 or more	\$500,000.01	2.96%	3.00%

⁴Minimum deposit of \$25,000.00 required to open the account. Must maintain a minimum average ledger balance of \$25,000.00 to avoid a monthly service charge fee of \$30.00. Balances of \$25,000.00 to \$100,000.00 will receive an APY of 1.00%. Balances of \$100,000.01 - \$250,000.00 will receive an APY of 2.00%. Balances of \$250,000.01- \$500,000.00 will receive an APY of 2.50%. Balances of \$500,000.01 or greater will receive an APY of 3.00%. E-statements are a requirement of the account.

Incredible Interest Money Market Account⁵

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$12.00 - \$250,000.00	\$12.00	0.75%	0.75%
\$250,000.01 or more	\$250,000.01	0.25%	0.25%

⁵Minimum deposit of \$25,000.00 required to open the account. Must maintain a minimum average ledger balance of \$25,000.00 to avoid a monthly service charge fee of \$30.00. Balances up to \$250,000.00 receive an APY of 0.75%. Balances over \$250,000.00 receive an APY of 0.25% on the portion of the balance over \$250,000.00. E-statements are a requirement of the account.

Premium Money Market Account⁶

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$61.00 - \$49,999.99	\$61.00	0.15%	0.15%
\$50,000 or more	\$50,000.00	0.30%	0.30%

⁶Minimum deposit of \$1,000.00 required to open account. Must maintain a minimum daily balance of \$1,000.00 to avoid a monthly service charge fee of \$5.00.

For all accounts: APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Membership requirements apply.

SAVINGS

Effective date: 12/06/2022

Membership Savings Account

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$5	\$61	0.10%	0.10%

Club Accounts

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$5	\$61	0.10%	0.10%

Sterling Set¹

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$61.00 - \$1,999.99	\$61	0.10%	0.10%
\$2,000.00 or more	\$2,000.00	0.15%	0.15%

¹Account no longer offered

Premium Savings

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$40.00 - \$50,000.00	\$40	0.15%	0.15%
\$50,000.01 or more	\$50,000.01	0.35%	0.35%

Incredible Interest Savings²

Balance	Minimum to Earn Dividend	Dividend Rate	APY
\$12.00 - \$250,000.00	\$12	1.00%	1.00%
\$250,000.01 or more	\$250,000.01	0.10%	0.10%
All balances if qualifications not met	\$12.00	0.05%	0.05%

²Balances up to \$250,000.00 receive an APY of 1.00% and balances over \$250,000.00 earn 0.10% APY on the portion of the balance over \$250,000.00 if Incredible Interest Checking qualifications are met. An APY of 0.05% applies to all balances if Incredible Interest Checking qualifications are not met. This account may not be used for commercial purposes. You must have an Incredible Interest Checking account in order to open an Incredible Interest with Savings account.

For all accounts: APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Minimum deposit of \$5.00 required to open. Fees may reduce earnings. Membership requirements apply.

CD/IRA

Effective date: 8/16/2024

Term Share Certificates / Term Share IRAs	Minimum to Open and Earn Dividend	Dividend Rate	APY
3 Month	\$500	0.50%	0.50%
6 Month	\$500	0.65%	0.65%
9 Month Special ¹	\$10,000/\$1,000	4.97%	5.10%
¹ Annual Percentage Yield is effective as of 06/20/2024. For existing members, the minimum balance to open is \$10,000.00 which must be new money. Existing members must use promo code 24June9CD for accounts opened online. For new members, the minimum balance to open is \$1,000.00 which must be new money. New money is considered any funds deposited at AOCU for the first time or not previously on deposit at AOCU within the last 30 calendar days. Re-occurring direct deposits or other ACH deposits do not qualify as new money. The minimum balance to earn the stated APY is \$1,000.00. Fees may reduce earnings. Early withdrawal penalties may be imposed. Advertised terms and APY are available for a limited time only and may be withdrawn without notice. Membership requirements apply.			
12 Month	\$500	2.47%	2.50%
13 Month Special ²	\$500	4.16%	4.25%
² Terms and APY are available for a limited time only and may be withdrawn without notice.			
18 Month	\$500	4.26%	4.35%
24 Month	\$500	3.44%	3.50%
36 Month	\$500	1.49%	1.50%
48 Month	\$500	1.98%	2.00%
60 Month	\$500	2.96%	3.00%
Daily IRA Savings Account	\$5	0.25%	0.25%

For all accounts: APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Early withdrawal penalties may be imposed. Membership requirements apply.