



Frontwave Credit Union Deposit Rates

Effective April 1, 2026

Checking Accounts

| Account Type | Dividend Rate | APY ¹ |
|---------------------|---------------|------------------|
| Elite Plus Checking | 0.25% | 0.25% |
| Dividend Checking | 0.05% | 0.05% |

*Legacy Dividend Checking is a dividend-bearing account no longer available for new enrollment.

Savings Accounts

| Account Type | Dividend Rate | APY ¹ |
|-----------------|---------------|------------------|
| Share Savings | 0.05% | 0.05% |
| Teen Savings | 0.05% | 0.05% |
| Student Savings | 0.05% | 0.05% |

Business Checking Accounts

| Account Type | Dividend Rate | APY ¹ |
|-------------------|---------------|------------------|
| Business Dividend | 0.01% | 0.01% |

Business Savings Accounts

| Account Type | Dividend Rate | APY ¹ |
|------------------|---------------|------------------|
| Business Savings | 0.015% | 0.05% |

Money Market & Money Market IRAs

| Balance Needed to Earn Dividends | Dividend Rate | APY ¹ |
|----------------------------------|---------------|------------------|
| \$0 to \$9,999 | 0.05% | 0.05% |
| \$10,000 to \$24,999 | 0.05% | 0.05% |
| \$25,000 to \$49,999 | 0.20% | 0.20% |
| \$50,000 to \$99,999 | 0.30% | 0.30% |
| \$100,000 to \$249,999 | 0.80% | 0.80% |
| \$250,000 to \$499,999 | 1.00% | 1.00% |
| \$500,000 to \$999,999 | 1.49% | 1.50% |
| \$1,000,000 and above | 1.74% | 1.75% |

Minimum opening deposit \$2,500.00.
Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid. Fees may reduce earnings.
There is no minimum balance required to earn dividends.

Individual Retirement Accounts & Roth Individual Retirement Accounts

| Minimum Deposit | Dividend Rate | APY ¹ |
|-----------------|---------------|------------------|
| \$50.00 | 0.05% | 0.05% |

Additional contributions may be made at any time. Dividends are tax-deferred until withdrawal. Early withdrawal of funds (before the IRA holder is 59 1/2 years of age) may be subject to penalty. Penalty for early withdrawal applies. There is no minimum balance to earn dividends.

Saver Certificates

| Term | Dividend Rate | APY ¹ |
|---------|---------------|------------------|
| 6-Month | 0.55% | 0.55% |
| 1-Year | 5.366% | 5.50% |
| 2-Year | 0.85% | 0.85% |
| 3-Year | 0.95% | 0.95% |

Opening deposit \$100 (minimum) to \$1000 (maximum).
Monthly deposits between \$10 (minimum) to \$1000 (maximum). Monthly automatic deposits must be the same amount each month and must be between \$10 and \$1,000 for the full term.
Withdrawal of certificate funds before maturity may be subject to penalties.
Rates and terms subject to change without notice. Membership subject to approval.
Minimum daily balance of \$100 required to earn dividends. Penalty for early withdrawal.
Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends are calculated daily and compounded and paid monthly.

¹ APY = Annual Percentage Yield

Military Saver Certificates

| Term | Dividend Rate | APY ¹ |
|---------|---------------|------------------|
| 6-Month | 0.80% | 0.80% |
| 1-Year | 5.366% | 5.50% |
| 2-Year | 1.09% | 1.10% |
| 3-Year | 1.19% | 1.20% |

Opening deposit \$100 (minimum) to \$1000 (maximum).
Monthly deposits between \$10 (minimum) to \$1000 (maximum). Monthly automatic deposits must be the same amount each month and must be between \$10 and \$1,000 for the full term.
Withdrawal of certificate funds before maturity may be subject to penalties.
Rates and terms subject to change without notice. Membership subject to approval.
Minimum daily balance of \$100 required to earn dividends. Penalty for early withdrawal.

Share Certificates

| Term | Dividend Rate | APY ¹ |
|----------|---------------|------------------|
| 6-Month | 3.590% | 3.65% |
| 12-Month | 3.542% | 3.60% |
| 18-Month | 3.203% | 3.25% |
| 2-Year | 2.960% | 3.00% |
| 3-Year | 2.227% | 2.25% |
| 4-Year | 2.227% | 2.25% |
| 5-Year | 2.227% | 2.25% |

Minimum deposit/balance \$1,000.00.

IRA/Roth IRA Share Certificates

| Term | Dividend Rate | APY ¹ |
|----------|---------------|------------------|
| 6-Month | 3.445% | 3.50% |
| 12-Month | 3.397% | 3.45% |
| 18-Month | 3.057% | 3.10% |
| 2-Year | 2.813% | 2.85% |
| 3-Year | 2.080% | 2.10% |
| 4-Year | 2.080% | 2.10% |
| 5-Year | 2.080% | 2.10% |

Minimum deposit/balance \$1,000.00.

Scan for Current Deposit Rates!



Please call 800.736.4500 or scan the QR code for the most current information. Dividends are determined by the Board of Directors and may change without notice.



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