



IROQUOIS FEDERAL

Deposit Account Interest Rates

1/10/2024

Account Type	Interest Rate	APY	Min to Open	Method of Computing	Early Withdrawal Penalty
Golden and Everyday Checking					
< \$100	0.00%	0.00%	\$ 50	Monthly	N/A
\$100 - \$2,499.99	0.02%	0.02%			
\$2,500 - \$24,999.99	0.05%	0.05%			
\$25,000 - \$99,999.99	0.07%	0.07%			
\$100,000 and above	0.10%	0.10%			
Savings					
<\$25	0.00%	0.00%	\$ 50	Quarterly	
\$25 - \$2,499.99	0.15%	0.15%			
\$2,500 - \$24,999.99	0.25%	0.25%			
\$25,000 - \$99,999.99	0.35%	0.35%			
\$100,000 - \$149,999.99	0.45%	0.45%			
\$150,000 - \$249,999.99	0.70%	0.70%			
\$250,000 - \$499,999.99	1.00%	1.00%			
\$500,000 - \$749,999.99	1.25%	1.26%			
\$750,000 and above	1.50%	1.51%			
Iroquois Advantage Money Market					
<\$2,500.00	0.15%	0.15%	\$ 2,500	Monthly	
\$2,500 - \$24,999.99	0.25%	0.25%			
\$25,000 - \$99,999.99	0.35%	0.35%			
\$100,000 - \$149,999.99	0.45%	0.45%			
\$150,000 - \$249,999.99	0.70%	0.70%			
\$250,000 - \$499,999.99	1.00%	1.00%			
\$500,000 - \$749,999.99	1.25%	1.26%			
\$750,000 and above	1.50%	1.51%			
Certificate of Deposit					
91-Day	4.67%	4.75%	\$ 1,000	At Maturity	90 Days Interest
4-Month*	4.93%	5.01%	\$ 1,000	At Maturity	90 Days Interest
182-Day	4.65%	4.70%	\$ 1,000	At Maturity	90 Days Interest
12-Month	4.62%	4.70%	\$ 1,000	Quarterly	6-Months Interest
15-Month	3.50%	3.55%	\$ 1,000	Quarterly	12-Months Interest
18-Month	3.00%	3.03%	\$ 1,000	Quarterly	12-Months Interest

Annual Percentage Yield (APY) accurate as of 1/10/2024

*At Maturity the 4-Month CD will renew into a 91-Day CD

Rates subject to change at any time. Penalty for early withdrawal may apply. Fees may reduce earnings.
Member FDIC