



IROQUOIS FEDERAL

Deposit Account Interest Rates

12/20/2024

Account Type	Interest Rate	APY	Min to Open	Interest Payment Frequency	Early Withdrawal Penalty
Golden, Iroquois, Everyday and Advantage Business Checking*					
< \$100	0.00%	0.00%	\$ 50	Monthly	N/A
\$100 - \$2,499.99	0.01%	0.01%			
\$2,500 - \$24,999.99	0.01%	0.01%			
\$25,000 - \$99,999.99	0.03%	0.03%			
\$100,000 and above	0.05%	0.05%			
Savings*					
<\$25	0.00%	0.00%	\$ 50	Quarterly	N/A
\$25 - \$2,499.99	0.10%	0.10%			
\$2,500 - \$24,999.99	0.15%	0.15%			
\$25,000 - \$99,999.99	0.25%	0.25%			
\$100,000 - \$149,999.99	0.35%	0.35%			
\$150,000 - \$249,999.99	0.50%	0.50%			
\$250,000 - \$499,999.99	0.65%	0.65%			
\$500,000 - \$749,999.99	1.00%	1.00%			
\$750,000 and above	1.35%	1.36%			
Iroquois Advantage Money Market*					
<\$2,500	0.10%	0.10%	\$ 2,500	Monthly	N/A
\$2,500 - \$24,999.99	0.20%	0.20%			
\$25,000 - \$99,999.99	0.30%	0.30%			
\$100,000 - \$149,999.99	0.40%	0.40%			
\$150,000 - \$249,999.99	0.60%	0.60%			
\$250,000 - \$499,999.99	0.80%	0.80%			
\$500,000 - \$749,999.99	1.20%	1.21%			
\$750,000 and above	1.35%	1.36%			

Annual Percentage Yield (APY) accurate as of 12/20/2024

* Rates may change after account is opened.

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

Member FDIC



IROQUOIS FEDERAL

Deposit Account Interest Rates

12/20/2024

Account Type	Interest Rate	APY	Min to Open	Method of Computing	Early Withdrawal Penalty
Certificates of Deposit					
60-Day	3.83%	3.89%	\$ 1,000	At Maturity	60 days interest
91-Day	3.84%	3.90%	\$ 1,000	At Maturity	90 days interest
4-Month**	3.60%	3.64%	\$ 1,000	At Maturity	90 days interest
182-Day	3.61%	3.64%	\$ 1,000	At Maturity	90 days interest
12-Month	3.59%	3.64%	\$ 1,000	Quarterly	6-months interest
15-Month	3.40%	3.44%	\$ 1,000	Quarterly	12-months interest
18-Month	3.21%	3.25%	\$ 1,000	Quarterly	12-months interest
24-Month	2.57%	2.60%	\$ 1,000	Quarterly	12-months interest
30-Month	2.52%	2.54%	\$ 1,000	Quarterly	12-months interest
36 Month	2.47%	2.49%	\$ 1,000	Quarterly	12-months interest
42-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
48-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
60-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
Individual Retirement Accounts					
60-Day	3.83%	3.89%	\$ 1,000	At Maturity	60 days interest
91-Day	3.84%	3.90%	\$ 1,000	At Maturity	90 days interest
4-Month**	3.60%	3.64%	\$ 1,000	At Maturity	90 days interest
182-Day	3.61%	3.64%	\$ 1,000	At Maturity	90 days interest
12-Month	3.59%	3.64%	\$ 1,000	Quarterly	6-months interest
15-Month	3.40%	3.44%	\$ 1,000	Quarterly	12-months interest
15-Month Variable Rate	3.59%	3.64%	\$ 1,000	Quarterly	12-months interest
24-Month	2.57%	2.60%	\$ 1,000	Quarterly	12-months interest
36-Month	2.47%	2.49%	\$ 1,000	Quarterly	12-months interest
48-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
60-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
Health Savings Accounts*					
< \$1000	1.74%	1.75%	\$ 50	Monthly	N/A
\$1000 - \$4,999.99	2.23%	2.25%			
\$5,000 - \$14,999.99	2.72%	2.75%			
\$15,000 and above	3.20%	3.25%			

Annual Percentage Yield (APY) accurate as of 12/20/2024

*Rates may change after account is opened.

**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.

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