



# IROQUOIS FEDERAL

## Deposit Account Interest Rates

2/14/2025

Account Type	Interest Rate	APY	Min to Open	Interest Payment Frequency	Early Withdrawal Penalty
<b>Golden, Iroquois, Everyday and Advantage Business Checking*</b>					
< \$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%			
<b>Savings*</b>					
<\$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%			
<b>Iroquois Advantage Money Market*</b>					
<\$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 02/14/2025

\* 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

**2/14/2025**

Account Type	Interest Rate	APY	Min to Open	Method of Computing	Early Withdrawal Penalty
<b>Certificates of Deposit</b>					
91-Day	3.65%	3.70%	\$ 1,000	At Maturity	90 days interest
4-Month Special**	3.85%	3.90%	\$ 1,000	At Maturity	90 days interest
182-Day	3.57%	3.60%	\$ 1,000	At Maturity	90 days interest
11-Month Special***	3.69%	3.70%	\$ 1,000	At Maturity	6-months interest
12-Month	3.55%	3.60%	\$ 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	2.38%	2.40%	\$ 1,000	Quarterly	12-months interest
30-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
36-Month	2.23%	2.25%	\$ 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
<b>Individual Retirement Accounts</b>					
91-Day	3.65%	3.70%	\$ 1,000	At Maturity	90 days interest
4-Month Special**	3.85%	3.90%	\$ 1,000	At Maturity	90 days interest
182-Day	3.57%	3.60%	\$ 1,000	At Maturity	90 days interest
11-Month Special***	3.69%	3.70%	\$ 1,000	At Maturity	6-months interest
12-Month	3.55%	3.60%	\$ 1,000	Quarterly	6-months interest
15-Month Variable Rate	3.59%	3.64%	\$ 1,000	Quarterly	12-month 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	2.38%	2.40%	\$ 1,000	Quarterly	12-months interest
30-Month	2.23%	2.25%	\$ 1,000	Quarterly	12-months interest
36-Month	2.23%	2.25%	\$ 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
<b>Health Savings Accounts*</b>					
< \$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 02/14/2025

\*Rates may change after account is opened.

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

\*\*\*At Maturity the 11-Month CD will renew into a 12-Month CD

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

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