## TERM CERTIFICATE RATES (PERSONAL/BUSINESS)

| EARLY WITHDRAW PENALTIES APPLY TO ALL TERM CERTIFICATES ON THIS SHEET |  |  |  |
| :---: | :---: | :---: | :---: |
| SHARE TYPE | DESCRIPTION | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD |
|  | ** 8 MONTHS SPECIAL ** |  |  |
| 1108 | \$10,000 \& OVER | 4.75\% | 4.85\% |
| 1008 | \$500 UP TO \$10,000 | 4.60\% | 4.70\% |
|  | **12 MONTHS SPECIAL** |  |  |
| 1112 | \$10,000 \& OVER | 4.60\% | 4.70\% |
| 1012 | \$500 UP TO \$10,000 | 4.41\% | 4.50\% |
|  | ** 18 MONTHS SPECIAL** |  |  |
| 1118 | \$10,000 \& OVER | 4.51\% | 4.60\% |
| 1018 | \$500 UP TO \$10,000 | 4.27\% | 4.35\% |
|  | ** 26 MONTHS SPECIAL ** |  |  |
| 1126 | \$10,000 \& OVER | 4.12\% | 4.20\% |
| 1026 | \$500 UP TO \$10,000 | 3.88\% | 3.95\% |
|  | 6 MONTHS |  |  |
| 1106 | \$10,000 \& OVER | 1.00\% | 1.00\% |
| 1006 | \$500 UP TO \$10,000 | 0.75\% | 0.75\% |
|  | 24 MONTHS |  |  |
| 1124 | \$10,000 \& OVER | 1.74\% | 1.75\% |
| 1024 | \$500 UP TO \$10,000 | 1.24\% | 1.50\% |
|  | 36 MONTHS |  |  |
| 1136 | \$10,000 \& OVER | 1.98\% | 2.00\% |
| 1036 | \$500 UP TO \$10,000 | 1.74\% | 1.75\% |

ASK A MEMBER SERVICE REPRESENTATIVE FOR A COMPLETE DISCLOSURE OF RATES \& FEES
Dividends may be withdrawn at any time without penalty. Dividends compound monthly to certificate or may be transferred to your savings or checking within same account. Rates are subject to change at discretion of board supervisory. Federally Insured by the NCUA.
www.pioneerfcu.org | (208) 5873304

## TERM CERTIFICATE RATES (PERSONAL/BUSINESS)

| EARLY WITHDRAW PENALTIES APPLY TO ALL TERM CERTIFICATES ON THIS SHEET |  |  |  |
| :---: | :---: | :---: | :---: |
| SHARE TYPE | DESCRIPTION | DIVIDEND RATE | ANNUAL PERCENTAGE YIELD |
|  | 48 MONTHS |  |  |
| 1148 | \$10,000 \& OVER | 2.23\% | 2.25\% |
| 1048 | \$500 UP TO \$10,000 | 1.98\% | 2.00\% |
|  | 60 MONTHS |  |  |
| 1160 | \$10,000 \& OVER | 2.47\% | 2.50\% |
| 1060 | \$500 UP TO \$10,000 | 2.23\% | 2.25\% |


| EARLY WITHDRAW PENALTIES APPLY TO ALL TERM CERTIFICATES ON THIS SHEET |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| SHARE <br> TYPE | DESCRIPTION | DIVIDEND <br> RATES | ANNUAL <br> PERCENTAGE YEILD | AMOUNT | TERM |
|  | IRA TERM CERTIFICFATE |  |  |  |  |
| 2008 | TRADITIONAL IRA (SPECIAL) | $4.75 \%$ | $4.85 \%$ | $\$ 500$ | 8 MO |
| 2012 | TRADITIONAL IRA (SPECIAL) | $4.60 \%$ | $4.70 \%$ | $\$ 500$ | 12 MO |
| 2018 | TRADITIONAL IRA (SPECIAL) | $4.51 \%$ | $4.60 \%$ | $\$ 500$ | 18 MO |
| 2026 | TRADITIONAL IRA (SPECIAL) | $4.12 \%$ | $4.20 \%$ | $\$ 500$ | 26 MO |
| 2006 | TRADITIONAL IRA | $1.00 \%$ | $1.00 \%$ | $\$ 500$ | 6 MO |
| 2012 | TRADITIONAL IRA | $1.24 \%$ | $1.25 \%$ | $\$ 500$ | 12 MO |
| 2024 | TRADITIONAL IRA | $1.74 \%$ | $1.75 \%$ | $\$ 500$ | 24 MO |
| 2036 | TRADITIONAL IRA | $1.98 \%$ | $2.00 \%$ | $\$ 500$ | 36 MO |
| 2048 | TRADITIONAL IRA | $2.23 \%$ | $2.25 \%$ | $\$ 500$ | 48 MO |
| 2060 | TRADITIONAL IRA | $2.47 \%$ | $2.50 \%$ | $\$ 500$ | 60 MO |
| 3008 | ROTH IRA (SPECIAL) | $4.75 \%$ | $4.85 \%$ | $\$ 500$ | 8 MO |
| 3012 | ROTH IRA (SPECIAL) | $4.60 \%$ | $4.70 \%$ | $\$ 500$ | 12 MO |
| 3018 | ROTH IRA (SPECIAL) | $4.51 \%$ | $4.60 \%$ | $\$ 500$ | 18 MO |
| 3026 | ROTH IRA (SPECIAL) | $4.12 \%$ | $4.20 \%$ | $\$ 500$ | 26 MO |

ASK A MEMBER SERVICE REPRESENTATIVE FOR A COMPLETE DISCLOSURE OF RATES \& FEES
Dividends may be withdrawn at any time without penalty. Dividends compound monthly to certificate or may be transferred to your savings or checking within same account. Rates are subject to change at discretion of board supervisory. Federally Insured by the NCUA.
www.pioneerfcu.org | (208) 5873304

## TERM CERTIFICATE RATES (PERSONAL/BUSINESS)

| EARLY WITHDRAW PENALTIES APPLY TO ALL TERM CERTIFICATES ON THIS SHEET |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| SHARE <br> TYPE | DESCRIPTION | DIVIDEND <br> RATES | ANNUAL <br> PERCENTAGE YEILD | AMOUNT | TERM |
| IRA TERM CERTIFICFATE |  |  |  |  |  |
| 3006 | ROTH IRA | $1.00 \%$ | $1.00 \%$ | $\$ 500$ | 6 MO |
| 2012 | ROTH IRA | $1.24 \%$ | $1.25 \%$ | $\$ 500$ | 12 MO |
| 3024 | ROTH IRA | $1.74 \%$ | $1.75 \%$ | $\$ 500$ | 24 MO |
| 3036 | ROTH IRA | $1.98 \%$ | $2.00 \%$ | $\$ 500$ | 36 MO |
| 3048 | ROTH IRA | $2.23 \%$ | $2.25 \%$ | $\$ 500$ | 48 MO |
| 3060 | ROTH IRA | $2.47 \%$ | $2.50 \%$ | $\$ 500$ | 60 MO |
| 4008 | EDUCATIONAL IRA (SPECIAL) | $4.75 \%$ | $4.85 \%$ | $\$ 500$ | 8 MO |
| 4012 | EDUCATIONAL IRA (SPECIAL) | $4.60 \%$ | $4.70 \%$ | $\$ 500$ | 12 MO |
| 4018 | $E D U C A T I O N A L ~ I R A ~(S P E C I A L)$ | $4.51 \%$ | $4.60 \%$ | $\$ 500$ | 18 MO |
| 4026 | $E D U C A T I O N A L$ IRA (SPECIAL) | $4.12 \%$ | $4.20 \%$ | $\$ 500$ | 26 MO |
| 4006 | EDUCATIONAL IRA | $1.00 \%$ | $1.00 \%$ | $\$ 500$ | 6 MO |
| 4012 | EDUCATIONAL IRA | $1.24 \%$ | $1.25 \%$ | $\$ 500$ | 12 MO |
| 4024 | EDUCATIONAL IRA | $1.74 \%$ | $1.75 \%$ | $\$ 500$ | 24 MO |
| 4036 | EDUCATIONAL IRA | $1.98 \%$ | $2.00 \%$ | $\$ 500$ | 36 MO |
| 4048 | EDUCATIONAL IRA | $2.23 \%$ | $2.25 \%$ | $\$ 500$ | 48 MO |
| 4060 | EDUCATIONAL IRA | $2.47 \%$ | $2.50 \%$ | $\$ 500$ | 60 MO |

ASK A MEMBER SERVICE REPRESENTATIVE FOR A COMPLETE DISCLOSURE OF RATES \& FEES
Dividends may be withdrawn at any time without penalty. Dividends compound monthly to certificate or may be transferred to your savings or checking within same account. Rates are subject to change at discretion of board supervisory. Federally Insured by the NCUA.
www.pioneerfcu.org | (208) 5873304

