SECU Share & Deposit Account Rate Summary

# Share & Deposit Account Rates

YOUR LOCAL BRANCH OFFICE

## As of October 1, 2026

Quoted rates, dividends and annual percentage yields (APY) are subject to change daily at the discretion of the Board of Directors. For the most up-to-date rate information, visit www.ncsecu.org, call 1.800.ASK.SECU (1.800.275.7328) or 919.839.5400 locally in Raleigh.

| Accounts | Minimum Deposit to Open | Dividend/ Interest Rate** | APY |
|---|---|---|---|
| Share | $ 25 | 0.25% | 0.25% |
| Share Term Certificate† | | | |
| 6 Month | $250 | 3.85% | 3.85% |
| 12 Month | $250 | 4.00% | 4.00% |
| 18 Month | $250 | 4.30% | 4.30% |
| 24 Month | $250 | 4.30% | 4.30% |
| 30 Month | $250 | 4.00% | 4.00% |
| 36 Month | $250 | 4.00% | 4.00% |
| 48 Month | $250 | 4.00% | 4.00% |
| 60 Month | $250 | 4.00% | 4.00% |
| Money Market Share† | $250 | 2.18% | 2.20% |
| Checking | $ 0* | 0.10% | 0.10% |
| IRA/SEP/CESA | $ 25 | 3.50% | 3.56% |
| HSA | $ 0 | 3.50% | 3.56% |
| FAT CAT Share (Ages 0 - 12) | $ 5 | 0.25% | 0.25% |
| Zard Share (Ages 13 - 19) | $ 25 | 0.25% | 0.25% |
| Zard Checking | $ 0* | 0.10% | 0.10% |
| CashPoints Global | $ 0 | 0% | 0% |
| Holiday Cash Club | $ 0 | 0.25% | 0.25% |
| Summer Cash*** | $ 0 | 3.68% | 3.75% |
| SALO Cash | $ 0 | 0.25% | 0.25% |
| Receipt and Agreement | $ 0 | 2.18% | 2.20% |

*Initial checking deposit must cover first box of checks (if ordered) and the first $1 monthly maintenance fee. The $1 monthly maintenance fee is automatically contributed to the SECU Foundation. Members may instead choose to have the $1 applied as a maintenance fee. Rates and fees are subject to change.

**Share Term Certificates (STC) are paid simple interest and accrued interest is paid monthly by automatic transfer from the STC into the SECU account of the member's choice; however, if the term of the STC is six or 12 months, members may request instead that interest be paid when the STC matures. For all other STCs interest cannot remain on the account, and payout of interest is mandatory. Special STCs are not offered at all times. All other accounts are paid dividends.

***The APY equals the 12-month STC rate on August 1 of each program year, regardless of when the account is opened, and remains in effect until the next adjustment period. The rate adjusts each program year on August 1 for June-July accounts and September 1 for July-August accounts.

†The minimum balance to earn interest on Share Term Certificates and dividends on Money Market Share accounts is $250.

Share Term Certificates are Fixed Rate accounts. Summer Cash accounts are Variable Rate accounts subject to change annually on either August 1 for June-July accounts or September 1 for July-August accounts. All other accounts are Variable Rate accounts with rates subject to change daily after the account is opened.

Fees, other conditions or early withdrawal penalties may reduce the earnings on an account. Ask any employee for further information about the fees and terms applicable to these accounts. See SECU's Account Rules and Regulations for more information.

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