

## Certificate of Deposit Accounts

Workers CD rates allow us to better serve our members wishing to establish and build a long-term relationship with the Credit Union. As member-owners, you deserve the best market rates for long-term CD commitments and banking that works.

### Lucky 7 CD Special<sup>7,8,9</sup>

Term	Rate	APY*
7-Month	4.96%	5.00%

Please see reverse for additional information on terms and conditions.

### Jump CD Special<sup>7,8,10</sup>

Term	Rate	APY*
13-Month	3.01%	3.05%

Please see reverse for additional information on terms and conditions.

### Workers Fixed Rate CD<sup>7,8</sup>

Term	Tier 1, \$500 - \$24,999.99		Tier 2, \$25,000 or more	
	Rate	APY*	Rate	APY*
6-Month	4.71%	4.75%	4.71%	4.75%
12-Month	4.41%	4.50%	4.41%	4.50%
18-Month	4.17%	4.25%	4.17%	4.25%
24-Month	3.93%	4.00%	3.93%	4.00%
36-Month	3.68%	3.75%	3.68%	3.75%
60-Month	3.69%	3.75%	3.69%	3.75%

Please see reverse for additional information on terms and conditions.



## BANKING ON THE GO

- Digital Banking online or with the mobile app
- Mobile Check Deposit
- iPhone®, iPad® and Android™ Apps
- Apple Pay, Android Pay & Samsung Pay
- Smartwatch Banking
- Access to thousands of shared branches and surcharge-free ATMs nationwide\*

\*In other words, you can do your banking at other credit unions. Non-participating institutions may charge a fee. You can also use ATMs at places like 7-Eleven, Dunkin Donuts, and Rite Aid without being charged a fee; just look for the Co-Op logo.



Visit [wcu.com/locations](http://wcu.com/locations) to find your nearest branch or ATM.



119 Russell Street, Littleton, MA 01460  
978.345.1021 | 800.221.4020 | NMLS #472618



1/2023

# DEPOSIT RATES

EFFECTIVE MARCH 5, 2024



## LUCKY 7 CD SPECIAL<sup>7,8,9</sup>

# 5.00%

APY\*

Earned on a 7-month term

- Minimum balance to open and earn on a CD is \$500
- Limited-time offer

**OPEN YOURS TODAY!**

Please see reverse side for important disclosures.



# DEPOSIT RATES AS OF MARCH 5, 2024

Personal & Business Savings <sup>1</sup>	Minimum Daily Balance to Earn Interest	Rate	APY*	Minimum Amount to Open
Accelerate Savings	\$5	2.47%	2.50%	\$5
Business Savings	\$50	0.05%	0.05%	\$5
Club Savings	\$5	0.10%	0.10%	\$5
cuSave Online Savings <sup>3</sup>	\$50	0.50%	0.50%	\$500
IRA Savings (Statement Only)	\$50	0.05%	0.05%	\$5
SaveUp Savings & Business SaveUp Savings <sup>1,4</sup>	\$0-\$499.99	3.50%	3.56%	\$5
	\$500-\$999.99	3.50%	3.56%	\$5
	\$1,000-\$1,999.99	0.55%	3.56%-2.06%	\$5
	\$2,000-\$2,999.99	0.60%	2.06%-1.57%	\$5
	\$3,000-\$4,999.99	0.65%	1.57%-1.20%	\$5
	\$5,000-\$6,999.99	0.70%	1.20%-1.06%	\$5
	\$7,000-\$9,999.99	0.75%	1.06%-0.97%	\$5
	\$10,000-\$12,999.99	0.80%	0.97%-0.93%	\$5
	\$13,000-\$16,999.99	0.85%	0.93%-0.91%	\$5
	\$17,000-\$20,999.99	0.90%	0.91%-0.91%	\$5
	\$21,000-\$24,999.99	0.95%	0.91%-0.92%	\$5
	\$25,000-\$29,999.99	1.00%	0.92%-0.93%	\$5
	\$30,000-\$39,999.99	1.05%	0.93%-0.96%	\$5
	\$40,000-\$49,999.99	1.10%	0.96%-0.99%	\$5
	\$50,000-74,999.99	1.15%	0.99%-1.05%	\$5
	\$75,000-\$99,999.99	1.20%	1.05%-1.09%	\$5
\$100,000-\$249,999.99	1.25%	1.09%-1.19%	\$5	
\$250,000-\$999,999.99	1.25%	1.19%-1.24%	\$5	
\$1,000,000 or more	1.25%	1.24%-1.25% <sup>4</sup>	\$5	
Statement Share Savings	\$50	0.05%	0.05%	\$5

## Personal & Business Money Market<sup>1</sup>

Business Money Market	\$50-\$9,999.99	0.40%	0.40%	\$1,000
	\$10,000-\$49,999.99	0.50%	0.50%	\$1,000
	\$50,000 or more	0.60%	0.60%	\$1,000
Personal Money Market	\$50-\$9,999.99	0.05%	0.05%	\$1,000
	\$10,000-\$49,999.99	0.10%	0.10%	\$1,000
	\$50,000 or more	0.20%	0.20%	\$1,000
Workers Money Market Checking	\$50-\$9,999.99	1.24%	1.25%	\$1,000
	\$10,000-\$24,999.99	1.49%	1.50%	\$1,000
	\$25,000-\$99,999.99	1.98%	2.00%	\$1,000
	\$100,000 or more	2.96%	3.00%	\$1,000

## Personal Checking<sup>1</sup>

High Interest Checking <sup>5,6</sup>	\$0-\$15,000.00	2.23%	2.25%	\$5
	\$15,000.01 or more	0.40%	2.25%-0.96%	\$5
Simple Checking & Free Checking	\$0	0.00%	0.00%	\$5

## Business Checking<sup>2</sup>

Business Checking	n/a	0.00%	0.00%	\$5
Business Relationship Checking	n/a	0.00%	0.00%	\$5
Non Profit Checking	n/a	0.00%	0.00%	\$5

## Important Disclosures

Rates subject to change at any time without notice unless otherwise noted. Offers may be withdrawn at any time. Subject to membership eligibility. Workers Federal Credit Union membership required; minimum balance to open membership account is \$5. \*Annual Percentage Yield=APY. Fees may reduce earnings. See our Fee Schedule for specifics. <sup>1</sup>Rate may change after the account is opened. Interest compounded daily and paid monthly. <sup>2</sup>See our Business Deposit Account Agreement for terms and conditions. <sup>3</sup>cuSave Online Savings can be opened online or in a branch. To earn this APY for the cuSave online savings you must sign up and maintain eStatements and maintain a minimum daily balance of \$50.00. If eStatement requirement is not met in a monthly statement cycle a base rate of 0.10% APY will apply to the entire balance of the statement cycle. <sup>4</sup>This APY range assumes a deposit of \$3,000,000 for illustration purposes only. There is no maximum deposit amount. There is a limit of one (1) SaveUp account per member as a primary owner. <sup>5</sup>To earn these rates, you must meet the following monthly requirements per each statement cycle: 1) Have 12 POS debit card purchase transactions post to your account, 2) Enroll and receive an eStatement, and 3) Have one Direct Deposit or ACH auto debit. The APY rate of 2.25% only applies to the first \$15,000. Balances over \$15,000 earn an interest rate of 0.40%, with an APY range for entire balance of 2.25%-0.96%. This APY range assumes a deposit of \$50,000 for illustration purposes only. <sup>6</sup>When monthly requirements are not met within a monthly statement cycle, the base rate of 0.05% APY will apply to the entire balance for the statement cycle. There is no minimum balance to earn this APY. <sup>7</sup>Minimum balance to open and earn on a CD is \$500 and \$1,000 to open and earn on an IRA Certificate. Please refer to your CD account disclosure for more information. <sup>8</sup>APY assumes interest remains on deposit, any withdrawal will reduce earnings. Early withdrawal penalties apply. Other fees may reduce earnings. See our fee schedule for specifics. For terms less than 12 months simple interest will be paid at maturity. For terms 12 months or more dividends are compounded daily and paid monthly. <sup>9</sup>Lucky 7 CD Special available for a limited time only. Featured APY is based on a 7-month term. This account automatically renews at maturity, unless we received written notice from you within the grace period mentioned below. Note: Upon the automatic renewal of your Lucky 7 CD, your account will automatically renew into a 12-month regular term account. You can prevent renewal if we mail notice to you at least 30 calendar days before maturity. See account terms for additional information. <sup>10</sup>Jump CD 13-Month Term Special available for a limited time only. Featured APY is based on a 13-month term. One penalty-free withdrawal may be made during the term. This account automatically renews at maturity, unless we received written notice from you within the grace period mentioned below. Note: Upon the automatic renewal of your Jump CD, your account will automatically renew into a 24-month regular term account. You can prevent renewal if we mail notice to you at least 30 calendar days before maturity. See account terms for additional information.



## ACHIEVE YOUR DREAMS, THE WORKERS WAY

The Workers Way™ is personalized, one-on-one financial coaching that helps you achieve your goals at any life stage. It's a benefit of your membership with no special qualifications or fees to participate. Learn more or make an appointment at [wcu.com/workersway](http://wcu.com/workersway).



## BUILD YOUR BUSINESS

Workers Credit Union partners with businesses of any size to help meet your goals. In addition to commercial lending solutions, Workers is an SBA Participating Lender offering 7A, 504 and Express loans. Find options that will help your business thrive at [wcu.com/your-business](http://wcu.com/your-business).



## BANKING ON THE GO

- Digital Banking online or with the mobile app
- Mobile Check Deposit
- iPhone®, iPad® and Android™ Apps
- Apple Pay, Android Pay & Samsung Pay
- Smartwatch Banking
- Access to thousands of shared branches and surcharge-free ATMs nationwide\*

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1/2023

# LOAN RATES

EFFECTIVE APRIL 23, 2024

## HOME EQUITY

5 YEAR RATE AS LOW AS

# 7.125% APR\*

- Fixed-rate for the life of loan
- Terms up to 240 months
- Fixed monthly payments
- Interest may be tax deductible

## OPEN YOURS TODAY!

Please see reverse side for important disclosures.



# LOAN RATES AS OF APRIL 23, 2024

## Automobile Loans<sup>1</sup>—100% Financing Available (Model Year—Terms)

	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 48 Months, New-2019	as low as 6.49%	\$23.84	48 Months
Up to 66 Months, New-2019	as low as 6.99%	\$18.41	66 Months
Up to 78 Months, New-2019	as low as 7.49%	\$16.34	78 Months
Up to 84 Months, New-2019	as low as 8.49%	\$15.95	84 Months
Up to 60 Months, 2018-2017	as low as 7.75%	\$20.29	60 Months
Up to 48 Months, 2016-2015	as low as 7.75%	\$24.46	48 Months
Up to 24 Months, 2014	as low as 9.25%	\$46.15	24 Months
Up to 12 Months, 2013	as low as 9.25%	\$88.24	12 Months

## Motorcycle Loans<sup>1</sup>—100% Financing Available

	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 48 Months	as low as 7.99%	\$24.58	48 Months
Up to 66 Months	as low as 8.49%	\$19.16	66 Months
Up to 78 Months	as low as 9.49%	\$17.37	78 Months
Up to 60 Months, 2011 or older	as low as 9.75%	\$21.30	60 Months

## Recreational Vehicle (RV) Loans<sup>1,2</sup>—100% Financing up to \$150,000

	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 60 Months, \$0-24,999.99	as low as 11.74%	\$22.33	60 Months
Up to 84 Months, \$25,000 Minimum	as low as 9.24%	\$16.34	84 Months
Up to 120 Months, \$50,000 Minimum	as low as 8.74%	\$12.60	120 Months

## Jet Ski & Snowmobile Loans<sup>1</sup>—100% Financing Available

	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 48 Months, \$0-9,999.99	as low as 7.99%	\$24.58	48 Months
Up to 60 Months, \$10,000+	as low as 8.49%	\$20.66	60 Months

## Personal and Secured Loans<sup>1</sup>

	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Personal Loans Up to 36 Months, \$0-14,999.99	as low as 13.24%	\$34.18	36 Months
Personal Loans Up to 60 Months, \$15,000-\$50,000	as low as 13.24%	\$23.13	60 Months
Savings Secured Loan	3.00% over Savings/CD Dividend Rate		

## Checking Line of Credit<sup>1,3</sup>

	Interest Rate
Checking Line of Credit	18.00%

## Mortgages

Fixed | Adjustable | Construction | First-time Buyer | Jumbo

	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
<b>Finish Line Refi<sup>1,4</sup></b>			
5-7 Year Term, \$25,000 Minimum <sup>1</sup>	as low as 8.000%	\$15.59	84 Months
8-10 Year Term, \$25,000 Minimum <sup>1</sup>	as low as 8.250%	\$12.27	120 Months
11-12 Year Term, \$25,000 Minimum <sup>1</sup>	as low as 8.500%	\$11.10	144 Months

## Home Equity—80% Financing

Home Equity Line of Credit—Prime Rate -0.50%<sup>1,5</sup>

Home Equity Fixed Rate Loans	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 60 Months, \$25,000 Minimum <sup>1,7</sup>	7.125%	\$19.86	60 Months
Up to 120 Months, \$25,000 Minimum <sup>1,7</sup>	7.375%	\$11.81	120 Months
Up to 180 Months, \$25,000 Minimum <sup>1,7</sup>	7.625%	\$9.34	180 Months
Up to 240 Months, \$25,000 Minimum <sup>1,7</sup>	7.875%	\$8.29	240 Months

## 80% Home Equity Solar Loan

Home Equity Fixed Rate Loans	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 84 Months, \$25,000 Minimum <sup>1,7,9</sup>	7.000%	\$15.09	84 Months
Up to 144 Months, \$25,000 Minimum <sup>1,7,9</sup>	7.250%	\$10.42	144 Months

## Home Equity—90% Financing (HomeEquityPlus)

Home Equity Line of Credit—Prime Rate +1.00%<sup>1,6</sup>

Home Equity Fixed Rate Loans	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 60 Months, \$25,000 Minimum <sup>1,8</sup>	8.125%	\$20.34	60 Months
Up to 120 Months, \$25,000 Minimum <sup>1,8</sup>	8.375%	\$12.33	120 Months
Up to 180 Months, \$25,000 Minimum <sup>1,8</sup>	8.675%	\$9.92	180 Months
Up to 240 Months, \$25,000 Minimum <sup>1,8</sup>	8.875%	\$8.92	240 Months

## 90% Home Equity Solar Loan

Home Equity Fixed Rate Loans	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 84 Months, \$25,000 Minimum <sup>1,8,9</sup>	8.000%	\$15.59	84 Months
Up to 144 Months, \$25,000 Minimum <sup>1,8,9</sup>	8.250%	\$10.96	144 Months

## Important Disclosures

Rates subject to change at any time without notice unless otherwise noted. Offers may be withdrawn at any time. Subject to credit underwriting and approval. Loan amount may vary based upon credit approval. Subject to membership eligibility, Workers Federal Credit Union membership required; minimum balance to open membership account is \$5. \*Annual Percentage Rate=APR. <sup>1</sup>APR represents the lowest possible rate currently offered. Subject to our normal credit requirements. <sup>2</sup>RV loan terms may under certain conditions extend up to a term of up to 180 months. If the RV has all of the following features: bathroom, kitchen, and a sleeping area, it may be eligible. All three of these features must be included in the RV and must be confirmed prior to loan approval. <sup>3</sup>Annual fee of \$25. Individuals under the age of 18 are not eligible for a Checking Line of Credit or Overdraft Privilege on their checking account. Subject to approval. <sup>4</sup>APR includes a .50% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. <sup>5</sup>\$399 non-refundable application fee. Minimum loan amount \$25,000. Terms are a minimum of 5 years and a maximum of 12 years. Borrower is responsible for property insurance and any cost or fees required by their current lender to have the loan refinanced with Workers Federal Credit Union. Maximum loan amount not to exceed 80% of property value. The program is available only for refinances of single-family, owner occupied primary residences. Requires automatic payment from a Workers Checking Account and active direct deposit into that Checking Account within 60 days of Finish Line closing. Homeowners insurance required. <sup>6</sup>Interest Rate will be set on the first business day of each month at 0.50% below the Prime Rate published in the Wall Street Journal on the last business day of the previous month. Current Wall Street Journal Prime is 8.50%. Maximum Rate is 18%. Minimum Rate is 2.99%. There is a 10-year draw period and a 10-year repayment period. An annual fee of \$30 will be waived if the borrower has the monthly payment paid automatically from a Workers checking account. Offer applies to new loans only on owner-occupied primary residence to a maximum 80% combined loan-to-value and a maximum of 75% combined loan-to-value on owner-occupied second homes. Investment properties are not eligible. <sup>7</sup>\$350 early termination fee will be charged if discharged within the first two years. Minimum line amount is \$25,000. <sup>8</sup>Interest Rate will be set on the first business day of each month at 1.00% above the Prime Rate published in the Wall Street Journal on the last business day of each month. Current Wall Street Journal Prime is 8.50%. Maximum rate is 18%. Minimum Rate is 5.00%. There is a 10-year draw period and a 10-year repayment period. An annual fee of \$30 will be waived if the borrower has the monthly payment paid automatically from a Workers checking account. Offer applies to new loans only on owner-occupied single family and condominiums only. <sup>9</sup>\$350 early termination fee will be charged if discharged within the first two years. <sup>7</sup>APR includes a .500% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. Maximum 80% loan to value ratio. Offer applies to new loans only on owner-occupied primary residence and second home. Homeowners insurance required. <sup>8</sup>APR includes a .500% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. Maximum 90% loan to value ratio. Offer applies to new loans only on owner-occupied single family and condominiums only. Homeowners insurance required. Subject to specific credit requirements due to additional credit union insurance. <sup>9</sup>Copy of solar installation contract required.