

## CD RATES

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.

### Certificate of Deposit Accounts<sup>8,9,10,11</sup>

Term	Tier 1, \$500 - \$24,999.99		Tier 2, \$25,000 or more	
	Rate	APY*	Rate	APY*
3-Month <sup>12,13</sup>	0.20%	0.20%	0.25%	0.25%
6-Month <sup>12</sup>	0.25%	0.25%	0.30%	0.30%
12-Month <sup>1</sup>	0.30%	0.30%	0.35%	0.35%
18-Month <sup>1</sup>	0.35%	0.35%	0.40%	0.40%
24-Month <sup>1</sup>	0.40%	0.40%	0.45%	0.45%
36-Month <sup>1</sup>	0.50%	0.50%	0.55%	0.55%
48-Month <sup>1</sup>	0.60%	0.60%	0.65%	0.65%
60-Month <sup>1</sup>	0.70%	0.70%	0.75%	0.75%

Please see reverse for additional information on terms and conditions.

## BUSINESS MEMBER SERVICES

Workers understands every business is different. That's why we have an array of business banking features for whatever your business needs — from business checking and small business loans to business savings accounts and money market accounts. Workers knows your business is your life...and we aim to make your life easier.

- SBA lender
- Commercial Real Estate Loans
- Business Lines of Credit
- Business Credit Cards
- Business Checking and Savings

## BANKING ON THE GO.

Workers understands life is hectic enough without having to do banking. That's why Workers helps make your life convenient with:

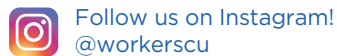
- Digital Banking with Bill Pay
- Mobile Check Deposit
- iPhone®, iPad® and Android™ Apps
- Apple Pay, Android Pay & Samsung Pay
- Smartwatch Banking
- 30,000 surcharge-free ATMs\*\*
- 6,000+ shared branches nationwide\*\*\*

\*\*Other non-participating institutions may charge a fee.

\*\*\*In other words, you can do your banking at other credit unions or places you shop, like 7-Eleven, Costco, Dunkin Donuts, Rite Aid and more.



Learn more and find your nearest branch.



EFFECTIVE OCTOBER 8, 2021

## DEPOSIT RATES

### SAVEUP SAVINGS ACCOUNT

# 3.56% APY\*

- APY earned on balances \$0-\$999.99
- Minimum deposit of \$5 to open
- See inside for APY information on other tiers

### OPEN YOURS TODAY!

Please see reverse for additional information on terms and conditions.



Banking that works.

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

12/2020



Banking that works.

# DEPOSIT RATES AS OF OCTOBER 8, 2021

Personal & Business Savings <sup>1</sup>	Minimum Daily Balance to Earn Interest	Rate	APY*	Minimum Amount to Open
Statement Share Savings	\$50	0.05%	0.05%	\$5
IRA Savings (Statement Only)	\$50	0.05%	0.05%	\$5
Club Savings	\$5	0.10%	0.10%	\$5
Business Savings	\$50	0.05%	0.05%	\$5
cuSave Online Savings <sup>3</sup>	\$50	0.50%	0.50%	\$500

Personal & Business Savings <sup>1</sup>	Minimum Daily Balance to Earn Interest	Base Rate	Base APY*	Rate with \$50+ Monthly Deposit <sup>7</sup>	APY* with \$50+ Monthly Deposit <sup>7</sup>	Minimum Amount to Open
SaveUp Savings & Business SaveUp Savings <sup>1,4</sup>	\$0-\$499.99	3.50%	3.56%	3.55%	3.61%	\$5
	\$500-\$999.99	3.50%	3.56%	3.55%	3.61%	\$5
	\$1,000-\$1,999.99	0.10%	3.56-1.83%	0.15%	3.61-1.88%	\$5
	\$2,000-\$2,999.99	0.15%	1.83-1.27%	0.20%	1.88-1.32%	\$5
	\$3,000-\$4,999.99	0.20%	1.27-0.84%	0.25%	1.32-0.89%	\$5
	\$5,000-\$6,999.99	0.25%	0.84-0.67%	0.30%	0.89-0.72%	\$5
	\$7,000-\$9,999.99	0.30%	0.67%-0.56%	0.35%	0.72%-0.61%	\$5
	\$10,000-\$12,999.99	0.35%	0.56%-0.51%	0.40%	0.61%-0.56%	\$5
	\$13,000-\$16,999.99	0.40%	0.51%-0.49%	0.45%	0.56%-0.54%	\$5
	\$17,000-\$20,999.99	0.45%	0.49%-0.48%	0.50%	0.54%-0.53%	\$5
	\$21,000-\$24,999.99	0.50%	0.48%-0.48%	0.55%	0.53%-0.53%	\$5
	\$25,000-\$29,999.99	0.55%	0.48%-0.49%	0.60%	0.53%-0.54%	\$5
	\$30,000-\$39,999.99	0.60%	0.49%-0.52%	0.65%	0.54%-0.57%	\$5
	\$40,000-\$49,999.99	0.65%	0.52%-0.55%	0.70%	0.57%-0.60%	\$5
	\$50,000-74,999.99	0.70%	0.55%-0.60%	0.75%	0.60%-0.65%	\$5
	\$75,000-\$99,999.99	0.75%	0.60%-0.64%	0.80%	0.65%-0.69%	\$5
\$100,000-\$249,999.99	0.80%	0.64%-0.74%	0.85%	0.69%-0.79%	\$5	
\$250,000-\$999,999.99	0.80%	0.74%-0.79%	0.85%	0.79%-0.84%	\$5	
\$1,000,000 or more	0.80%	0.79%-0.79% <sup>4</sup>	0.85%	0.84%-0.84% <sup>4</sup>	\$5	

Personal & Business Money Market <sup>1</sup>	Minimum Daily Balance to Earn Interest	Rate	APY*	Minimum Amount to Open
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	0.25%	0.25%	\$1,000
	\$10,000-\$24,999.99	0.25%	0.25%	\$1,000
	\$25,000-\$99,999.99	0.30%	0.30%	\$1,000
Business Money Market	\$100,000 or more	0.40%	0.40%	\$1,000
	\$50-\$999.99	0.40%	0.40%	\$1,000
	\$1,000-\$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 Checking<sup>1</sup>

High Interest Checking <sup>5,6</sup>	\$0-\$15,000.00	1.25%	1.26%	\$5
	\$15,000.01 or more	0.40%	1.26%-0.66%	\$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. Workers Federal Credit Union membership required; minimum balance to open is \$5. \*Annual Percentage Yield = APY. Rates are effective as of October 8, 2021. Fees may reduce earnings. See our Fee Schedule for specifics. <sup>1</sup>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 1.26% 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 1.26%-0.66%. 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>The minimum balance required to open this account is \$5. You must maintain a minimum daily balance of \$5 in your account each day to obtain the disclosed annual percentage yields as per our disclosed rates. See table above for rates and minimum balance to earn dividend requirements. Note: As of June 1, 2021, in order to receive the higher APY listed you must have a direct deposit(s) and/or monthly deposit(s) that include internal transfers, external transfers or deposits that aggregate to at least \$50 in the statement period which will allow you to be able to be eligible to earn a higher annual percentage yield (APY) on each applicable tier. If you do not make the \$50 deposit as noted, you will earn the base APY for that month. The \$50 deposit must post prior to the end of the statement cycle to receive the higher APY. Further, in addition to meeting the requirement as listed above to earn the higher APY rate, the account must be open for the entire statement period, otherwise, the base rate will be applied to the entire balance for the number of days in which the account was opened during the month. <sup>8</sup>Substantial penalty for early withdrawal may apply. <sup>9</sup>APY assumes interest remains on deposit and any withdrawal will reduce earnings. <sup>10</sup>Minimum balance is \$500 to open CDs and \$1,000 to open IRA Certificates. <sup>11</sup>Please refer to your CD account disclosure for more information. <sup>12</sup>Simple interest paid at maturity. <sup>13</sup>Available only for CDs, not available for IRA Certificates.

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Learn more and find your nearest branch.

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EFFECTIVE OCTOBER 8, 2021

## LOAN RATES

### HOME EQUITY LOANS

5 YEAR RATE AS LOW AS

# 4.24% APR\*

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

Please see reverse for additional information on terms and conditions.



**WORKERS**  
CREDIT UNION

Banking that works.

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



12/2020



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# LOAN RATE SHEET AS OF OCTOBER 8, 2021

Automobile Loans <sup>1</sup> —100% Financing Available Model Year-Terms	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
New-2016—Up to 66 Months	as low as 3.49%	\$16.73	66 Months
New-2016—67 to 78 Months	as low as 3.99%	\$16.96	78 Months
New-2016—79 to 84 Months	as low as 4.99%	\$14.19	84 Months
2015-2012—Up to 66 Months	as low as 4.15%	\$16.98	66 Months
2011 or older—Up to 48 Months	as low as 5.75%	\$23.39	48 Months

Motorcycle Loans <sup>1</sup> —100% Financing Available	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 66 Months	as low as 4.65%	\$17.21	66 Months
67 to 78 Months	as low as 5.49%	\$15.28	78 Months

Recreational Vehicles (RVs) <sup>1</sup> —100% Financing up to \$150,000	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Up to 84 Months	as low as 7.99%	\$15.59	84 Months
85 to 180 Months	as low as 5.49%	\$8.21	180 Months
181 to 240 Months	as low as 4.99%	\$6.63	240 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 36 Months	as low as 8.99%	\$33.36	36 Months
37 to 72 Months	as low as 8.99%	\$20.75	60 Months

Personal and Secured Loans <sup>1</sup> <small>Debt consolidation - Home repair</small>	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
Personal Loans Up to 72 Months	as low as 8.99%	\$18.03	72 Months
Passbook & Certificate Loans	2.50% over Savings/CD Dividend Rate		

Checking Line of Credit <sup>1,2</sup>	Interest Rate
Checking Line of Credit	18.00%

Mortgages <small>Fixed - Adjustable - Construction - First-time Buyer - Jumbo</small>	APR*	Monthly Payment Per \$1,000 Borrowed	Payment Based On Term Of
<b>Finish Line Refi<sup>1,3</sup></b>			
5-7 Year Term, \$25,000 Minimum <sup>1</sup>	as low as 3.500%	\$13.44	84 Months
8-10 Year Term, \$25,000 Minimum <sup>1</sup>	as low as 3.625%	\$9.95	120 Months
11-12 Year Term, \$25,000 Minimum <sup>1</sup>	as low as 3.750%	\$8.64	144 Months

## Home Equity 80% Financing

Home Equity Line of Credit....Prime -1.00%,<sup>1,4</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>1,6</sup>	4.24%	\$18.53	60 Months
Up to 120 Months, \$25,000 Minimum <sup>1,6</sup>	4.625%	\$10.43	120 Months
Up to 180 Months, \$25,000 Minimum <sup>1,6</sup>	4.99%	\$7.91	180 Months
Up to 240 Months, \$25,000 Minimum <sup>1,6</sup>	5.49%	\$6.88	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>1,6,8</sup>	3.99%	\$13.67	84 Months
Up to 144 Months, \$25,000 Minimum <sup>1,6,8</sup>	4.50%	\$9.01	144 Months

## Home Equity 100% Financing

Home Equity Line of Credit...Prime +1.50%,<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>	5.99%	\$19.33	60 Months
Up to 120 Months, \$25,000 Minimum <sup>1,7</sup>	6.125%	\$11.17	120 Months
Up to 180 Months, \$25,000 Minimum <sup>1,7</sup>	6.99%	\$8.99	180 Months
Up to 240 Months, \$25,000 Minimum <sup>1,7</sup>	7.24%	\$7.90	240 Months

## 100% 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>1,7,8</sup>	5.50%	\$14.38	84 Months
Up to 144 Months, \$25,000 Minimum <sup>1,7,8</sup>	5.99%	\$9.76	144 Months

### Important Disclosures

Rates subject to change at any time without notice unless otherwise noted. Offers may be withdrawn at any time. Workers Federal Credit Union membership required; minimum balance to open is \$5. \*Annual Percentage Rate = APR. APR represents the lowest possible rate currently offered. Subject to our normal credit requirements. <sup>2</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>3</sup>APR includes a .50% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. \$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>4</sup>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 Workers Federal Credit Union lines only. Owner-occupied primary residence only to a maximum 80% combined loan-to-value and a maximum of 75% combined loan-to-value on owner-occupied second homes. Homeowner's insurance is required. \$350 early termination fee will be charged if discharged within the first two years. Current Wall Street Journal Prime is 3.25%. Maximum Rate is 18%. Minimum Rate is 2.99%. The Interest Rate will be set on the first day of each month at 1.00% below the Prime Rate published in the Wall Street Journal on the last business day of the previous month. The current minimum rate would be 4.25% with a periodic rate of .0089%. Minimum line amount is \$25,000. <sup>5</sup>Interest Rate will be set on the first business day of each month at 1.50% above the Prime Rate published in the Wall Street Journal on the last business day of each month. The Current Wall Street Journal Prime is 3.25%. Maximum rate is 18%. Minimum Rate is 5.00%. There is a 10-year draw period and a 10-year repayment period. Maximum loan to value is 100%. An annual fee of \$30 will be waived if the borrower has the monthly payment paid automatically from a Workers checking account. \$350 early termination fee will be charged if discharged within the first two years. Offer applies to new loans only on owner-occupied single family and condominiums only. Homeowners insurance required. <sup>6</sup>APR includes a .50% 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>7</sup>APR includes a .50% discount for automatic electronic loan payments from any Workers Checking Account. Other rates and terms are available. Rates subject to change without notice. Maximum 100% 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>8</sup>Copy of solar installation contract required.