## Certificate of Deposit Accounts

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

| Lucky $^{2}$ CD Special |  |  |
| :--- | :--- | :--- |
| $7,8,9$ |  |  |
|  | Rate | APY* |
| Term | $4.96 \%$ | $5.00 \%$ |

Please see reverse for additional information on terms and
conditions. conditions.

Jump CD Special ${ }^{7,8,10}$

| Term | Rate | APY* |
| :--- | :--- | :--- |
| $13-$ Month | $3.01 \%$ | $3.05 \%$ |

Please see reverse for additional information on terms and conditions.

Workers Fixed Rate CD ${ }^{7,8}$

|  | Tier 1, \$500-\$24,999.99 |  | Tier 2, \$25,000 or more |  |
| :--- | :--- | :--- | :--- | ---: |
| Term | 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 $^{\circledR}$, $\mathrm{iPad}^{\circledR}$ and Android ${ }^{T M}$ 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 to find your nearest branch or ATM.

## (III) WORKERS

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

## DEPOSIT RATES

EFFECTIVE MARCH 5, 2024


## LUCKY 7 CD SPECIAL7,8,9



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.

## MSTC NCUA 量

| Personal \& Business Savings ${ }^{1}$ | 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 ${ }^{3}$ | \$50 | 0.50\% | 0.50\% | \$500 |
| IRA Savings (Statement Only) | \$50 | 0.05\% | 0.05\% | \$5 |
| SaveUp Savings \& Business SaveUp Savings ${ }^{1 / 4}$ | \$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\% ${ }^{4}$ | \$5 |
| Statement Share Savings | \$50 | 0.05\% | 0.05\% | \$5 |

Personal \& Business Money Market ${ }^{1}$

| 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 ${ }^{1}$ |  |  |  |  |
| High Interest Checking ${ }^{5,6}$ | \$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 ${ }^{2}$

| 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. ${ }^{1}$ Rate may change after the account is opened. Interest compounded daily and paid monthly. ${ }^{2}$ See our Business Deposit Account Agreement for terms and conditions. ${ }^{3}$ cuSave Online Savings can be opened online or in a branch. To earn this APY for the cuSave online savings you must signup 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. ${ }^{4}$ 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. ${ }^{5}$ 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. ${ }^{6}$ 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. 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. ${ }^{8} \mathrm{APY}$ 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. ${ }^{\circ}$ Lucky 7 CD terms ess thal 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. ${ }^{10}$ 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 ${ }^{\text {Th }}$ 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.


## 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.


## BANKING ON THE GO

- Digital Banking online or with the mobile app
- Mobile Check Deposit
- iPhone ${ }^{\oplus}$, iPad $^{\oplus}$ and Android ${ }^{\text {m }}$ Apps
- Apple Pay, Android Pay \& Samsung Pay
- Smartwatch Banking
- Access to thousands of shared branches and surcharge-free ATMs nationwide*

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## (III) WORKERS

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

## MSIC NCUA量

## LOAN RATES

EFFECTIVE MARCH 20, 2024

## HOME EQUITY

5 YEAR RATE AS LOW AS

# $6.625 \%$ 

- 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.


| Automobile Loans¹-100\% 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 Loans¹-100\% Financing Available |  |  |  |
| 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, 2009 or older | as low as 9.75\% | \$21.30 | 60 Months |
| Recreational Vehicle (RV) Loans ${ }^{1,2} \mathbf{- 1 0 0 \%}$ Financing up to \$150,000 |  |  |  |
| 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 Loans¹-100\% Financing Available |  |  |  |
| 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 ${ }^{1}$ |  |  |  |
| 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 Saving | Rate |  |
| Checking Line of Credit ${ }^{1,3}$ | Interest Rate |  |  |
| Checking Line of Credit | 18.00\% |  |  |
| Mortgages <br> Fixed \| Adjustable | Construction | First-time Buyer | Jumbo | APR* | Monthly Payment <br> Per \$1,000 Borrowed | Payment Based On Term Of |
| Finish Line Refil ${ }^{1,4}$ |  |  |  |
| 5-7 Year Term, \$25,000 Minimum' | as low as 8.000\% | \$15.59 | 84 Months |
| 8-10 Year Term, \$25,000 Minimum ${ }^{1}$ | as low as 8.250\% | \$12.27 | 120 Months |
| 11-12 Year Term, \$25,000 Minimum ${ }^{1}$ | as low as 8.500\% | \$11.10 | 144 Months |


| Home Equity-80\% Financing |  |  |  |
| :---: | :---: | :---: | :---: |
| Home Equity Line of Credit-Prime Rate -0.50\% ${ }^{1,5}$ |  |  |  |
| Home Equity Fixed Rate Loans | APR* | Monthly Payment <br> Per \$1,000 Borrowed | Payment Based On Term Of |
| Up to 60 Months, \$25,000 Minimum ${ }^{1 / 7}$ | 6.625\% | \$19.62 | 60 Months |
| Up to 120 Months, \$25,000 Minimum ${ }^{1.7}$ | 6.875\% | \$11.55 | 120 Months |
| Up to 180 Months, \$25,000 Minimum ${ }^{1.7}$ | 7.125\% | \$9.06 | 180 Months |
| Up to 240 Months, \$25,000 Minimum ${ }^{1.7}$ | 7.375\% | \$7.98 | 240 Months |

Home Equity Line of Credit-Prime Rate $+1.00 \%{ }^{1.6}$

| Home Equity Fixed Rate Loans | APR $^{*}$ | Monthly Payment <br> Per $\$ 1,000$ Borrowed | Payment Based <br> On Term Of |
| :--- | :--- | :--- | ---: |
| Up to 60 Months, $\$ 25,000$ Minimum ${ }^{1.8}$ | $7.625 \%$ | $\$ 20.10$ | 60 Months |

## 80\% Home Equity Solar Loan

| Home Equity Fixed Rate Loans | APR $^{*}$ | Monthly Payment <br> Per $\$ 1,000$ <br> Borrowed | Payment Based <br> On Term Of |
| :--- | :--- | :--- | ---: |
| Up to 84 Months, $\$ 25,000$ Minimum |  |  |  |
| Up to 144 Months, $\$ 25,000$ Minimum | $7.000 \%$ | $\$ 15.09$ | 84 Months |

## 90\% Home Equity Solar Loan

| Home Equity Fixed Rate Loans | APR $^{*}$ | Monthly Payment <br> Per $\$ 1,000$ Borrowed | Payment Based <br> On Term Of |
| :--- | :--- | :--- | ---: |
| Up to 84 Months, $\$ 25,000$ Minimum |  |  |  |
| Up to 144 Months, $\$ 25,000$ Minimum |  |  |  |

## mportant Disclosures




















 only on owner-occupied single family and co
${ }^{9}$ Copy of solar installation contract required.

