Business Deposit Rates

Effective September 21, 2026

FRONTWAVE credit union

Business Checking Accounts

ACCOUNT TYPE	DIVIDEND RATE	APY[1]
Business Dividend	0.010%	0.01%

Business Savings Accounts

ACCOUNT TYPE	DIVIDEND RATE	APY[1]
Business Savings	0.050%	0.05%

Business Money Market[2]

BALANCE	DIVIDEND RATE	APY[1]
$0 to $9,999	0.100%	0.10%
$10,000 to $24,999	0.200%	0.20%
$25,000 to $49,999	0.449%	0.50%
$50,000 to $99,999	0.747%	0.75%
$100,000+	1.243%	1.25%

Business Premier Money Market[3]

BALANCE	DIVIDEND RATE	APY[1]
$0 to $99,999	0.250%	0.25%
$100,000 to $249,999	1.982%	2.00%
$250,000 to $499,999	2.472%	2.50%
$500,000 to $999,999	2.813%	2.85%
$1,000,000+	2.960%	3.00%

[1] APY= Annual Percentage Yield

[2] $2,500 minimum opening deposit. Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid. Fees may reduce earnings. There is no minimum balance required to earn dividends.

[3] $10,000 minimum opening deposit. Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid. Fees may reduce earnings. There is no minimum balance required to earn dividends.

Business Share Certificates[2]

TERM	DIVIDEND RATE	APY[1]
6-Month	3.203%	3.25%
12-Month	3.735%	3.80%
18-Month	3.832%	3.90%
2-Year	4.073%	4.15%
3-Year	2.227%	2.25%
4-Year	2.227%	2.25%
5-Year	2.227%	2.25%

[1] APY= Annual Percentage Yield

[2] $1,000 minimum opening deposit. Early withdrawal or account closure is subject to a penalty equal to the greater of the following: 7 days of dividends if withdrawn within the first seven days of account opening, including the date; or a term-based penalty of 90 days (6 months), 180 days (12-24 months), or 365 days (36-60 months) of dividends. Upon maturity, the certificate automatically renews at the current rate and closest standard term, unless you choose another option. You can withdraw funds without penalty during the 7-day grace period beginning on your maturity date. Share Certificate IRAs are subject to IRS rules, including contribution limits and potential tax penalties. Consult a tax advisor. Must be a Member or qualify for membership to open a certificate.

Looking for current rates?

Scan, call 800.736.4500 or visit frontwavecu.com/business-rates

Rates and terms are determined by the Board of Directors and may change without notice. Federally insured by NCUA.