

Deposit Rates

Effective June 1, 2026

FRONTWAVE
credit union

Checking Accounts

ACCOUNT TYPE	DIVIDEND RATE	APY ¹
Elite Plus Checking	0.25%	0.25%
Dividend Checking ²	0.05%	0.05%

Savings Accounts³

ACCOUNT TYPE	DIVIDEND RATE	APY ¹
Share Savings	0.05%	0.05%
Student Savings	0.05%	0.05%
Teen Savings	0.05%	0.05%

IRA & Roth IRA Savings Accounts⁴

MIN. DEPOSIT	DIVIDEND RATE	APY ¹
\$50.00	0.05%	0.05%

Business Checking Accounts

ACCOUNT TYPE	DIVIDEND RATE	APY ¹
Business Dividend	0.01%	0.01%

Business Savings Accounts

ACCOUNT TYPE	DIVIDEND RATE	APY ¹
Business Savings	0.05%	0.05%

Money Market & Money Market IRAs⁵

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	0.499%	0.50%
\$50,000 to \$99,999	0.747%	0.75%
\$100,000+	1.243%	1.25%

Premier Money Market & Premier IRAs⁶

BALANCE	DIVIDEND RATE	APY ¹
\$0 to \$99,999	0.250%	0.25%
\$100,000 to \$249,999	1.490%	1.50%
\$250,000 to \$499,999	1.982%	2.00%
\$500,000 to \$999,999	2.472%	2.50%
\$1,000,000+	2.960%	3.00%

¹ APY= Annual Percentage Yield

² Dividend Checking is a legacy account no longer available for new enrollment.

³ \$5 minimum opening deposit. No minimum balance to earn dividends.

⁴ Additional contributions may be made at any time. IRA and Roth IRA accounts are subject to IRS rules, including contribution limits and potential tax penalties. Consult a tax advisor.

⁵ \$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 Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid.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. Money Market IRAs are subject to IRS rules, including contribution limits and potential tax penalties. Consult a tax advisor.

⁶ \$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 Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid.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. Money Market IRAs are subject to IRS rules, including contribution limits and potential tax penalties. Consult a tax advisor.

Share Certificates²

TERM	DIVIDEND RATE	APY ¹
6 Months	3.590%	3.65%
12 Months	3.542%	3.60%
18 Months	3.203%	3.25%
2 Years	2.960%	3.00%
3 Years	2.227%	2.25%
4 Years	2.227%	2.25%
5 Years	2.227%	2.25%

IRA & Roth IRA Share Certificates²

TERM	DIVIDEND RATE	APY ¹
6 Months	3.445%	3.50%
12 Months	3.397%	3.45%
18 Months	3.057%	3.10%
2 Years	2.813%	2.85%
3 Years	2.080%	2.10%
4 Years	2.080%	2.10%
5 Years	2.080%	2.10%

Savers Certificates³

TERM	DIVIDEND RATE	APY ¹
6 Months	0.55%	0.55%
1 Year	2.472%	2.50%
2 Years	0.85%	0.85%
3 Years	0.95%	0.95%

Military Savers Certificates³

TERM	DIVIDEND RATE	APY ¹
6 Months	0.80%	0.80%
1 Year	2.472%	2.50%
2 Years	1.09%	1.10%
3 Years	1.19%	1.20%

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.

³ Opening deposit \$100 minimum, \$1,000 maximum. Minimum daily balance of \$100 required to earn dividends. Monthly deposits between \$10 (min.) and \$1,000 (max.). Automatic deposits must be the same amount each month for the full term. 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 the account was opened; or a term-based penalty of 90 days (6 months), 180 days (12-24 months), or 365 days (36 months) of dividends. Must be a Member or qualify for membership to open a certificate. Military Savers Certificate only available to eligible active-duty, reservists, retired military, or veteran Members and their spouses.



Looking for current rates?

Scan or call 800.736.4500.

