Deposit Rates

Effective September 21, 2026

FRONTWAVE credit union

Checking Accounts

ACCOUNT TYPE	DIVIDEND RATE	APY[1]
Elite Plus Checking	0.250%	0.25%
Dividend Checking[2]	0.050%	0.05%

Savings Accounts[3]

ACCOUNT TYPE	DIVIDEND RATE	APY[1]
Share Savings	0.050%	0.05%
Student Savings	0.050%	0.05%
Teen Savings	0.050%	0.05%
Freedom Fund Kids Savings[4]	2.472%	2.50%

IRA & Roth IRA Savings Accounts[5]

MIN. DEPOSIT	DIVIDEND RATE	APY[1]
$50.00	0.050%	0.05%

Money Market & Money Market IRAs[6]

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 IRAs[7]

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

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

[4] Freedom Fund Kids Savings is a legacy account no longer available for new enrollment.

[5] 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.

[6] $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 Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid.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.

[7] $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 Funds may be withdrawn at any time without penalty, except loss of dividends, if you close your account before dividends are paid.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.

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%

IRA & Roth IRA Share Certificates[2]

ACCOUNT TYPE	DIVIDEND RATE	APY[1]
6-Month	3.057%	3.10%
12-Month	3.590%	3.65%
18-Month	3.687%	3.75%
2-Year	3.928%	4.00%
3-Year	2.080%	2.10%
4-Year	2.080%	2.10%
5-Year	2.080%	2.10%

Savers Certificates[3]

TERM	DIVIDEND RATE	APY[1]
6-Month	0.549%	0.55%
1-Year	0.747%	0.75%
2-Year	0.847%	0.85%
3-Year	0.946%	0.95%

Military Savers Certificates[3]

BALANCE	DIVIDEND RATE	APY[1]
6-Month	0.797%	0.80%
1-Year	0.995%	1.00%
2-Year	1.095%	1.10%
3-Year	1.194%	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.

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