Consumer Deposit Rates

Effective 11/01/2026

Checking, Insured Money Market, and Savings Accounts *(Dividend Payments Paid & Compounded Monthly)*

Cash Back Checking

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$0 - $10,000	7.00%	7.00%
$10,001 +	0.02%	0.020%

Additional Information. In order to earn 7.00% APY, during each dividend period You must: (i) make 10 or more Point-of-Sale (POS) transactions using Your Debit Card (that post and clear Your Account as evidenced by Your monthly statement); (ii) consent to receive Your periodic statements electronically (eDocuments); and (iii) make an aggregate direct deposit balance of $500.00 per qualification cycle. Each qualification cycle will begin on the first day of Your Account's statement cycle and end on the last day of Your Account's statement cycle ("qualification cycle"). If you are unable to meet the conditions disclosed above you will earn 0.02% APY.

Interest Checking Plus

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$0 - $2,499[2]	0.01%	0.010%
$2,500 - $9,999	0.01%	0.010%
$10,000 - $24,999	0.01%	0.010%
$25,000 - $49,999	0.01%	0.010%
$50,000 - $74,999	0.02%	0.020%
$75,000 - $99,999	0.02%	0.020%
$100,000 +	0.02%	0.020%

Insured Money Market

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$0 - $2,499[3]	0.02%	0.020%
$2,500 - $24,999	0.02%	0.020%
$25,000 - $49,999	0.02%	0.020%
$50,000 - $99,999	0.02%	0.020%
$100,000 - $249,999	0.05%	0.049%
$250,000 - $499,999	0.10%	0.099%
$500,000 +	0.15%	0.149%

Premier Money Market

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$0 - $49,999	0.02%	0.020%
$50,000 - $99,999	1.50%	1.490%
$100,000 - $249,999	2.85%	2.813%
$250,000 - $499,999	3.15%	3.105%
$500,000 - $999,999	3.25%	3.203%
$1,000,000 +	3.70%	3.639%

Savings

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$5.00 per member[4]	0.02%	0.020%

Holiday Savings

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1.00	0.02%	0.020%

Special Savings

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1.00	0.02%	0.020%

Share and IRA Certificates *(Dividend Payments Compounded Quarterly)*[5]

3 Month

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	3.75%	3.698%
$25,000-$99,999	3.75%	3.698%
$100,000 +	3.75%	3.698%

6 Month

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	4.00%	3.941%
$25,000-$99,999	4.00%	3.941%
$100,000 +	4.00%	3.941%

11 Month

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	4.25%	4.184%
$25,000-$99,999	4.25%	4.184%
$100,000 +	4.25%	4.184%

1 Year

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	3.50%	3.455%
$25,000-$99,999	3.50%	3.455%
$100,000 +	3.50%	3.455%

18 Month

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	3.25%	3.211%
$25,000-$99,999	3.35%	3.309%
$100,000 +	3.50%	3.455%

2 Year

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	4.40%	4.329%
$25,000-$99,999	4.40%	4.329%
$100,000 +	4.40%	4.329%

3 Year

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	3.25%	3.211%
$25,000-$99,999	3.35%	3.309%
$100,000 +	3.50%	3.455%

5 Year

Minimum $ to Open	Annual Percentage Yield[1]	Div. Rate[1]
$1,000-$24,999	3.25%	3.211%
$25,000-$99,999	3.35%	3.309%
$100,000 +	3.50%	3.455%

[1]Dividends are paid from current income and available earnings, after required transfers to reserves have been made. These are prospective Annual Percentage Yields and dividend rates expected to be paid.
[2]DFCU Financial does not open new Interest Checking Plus accounts. For existing accounts to avoid a monthly fee an aggregate minimum average daily balance of $10,000.00 must be maintained.
[3]The minimum balance required to open an Insured Money Market Account is $2,500.
[4]You must maintain an aggregate minimum average daily balance of $200 to avoid a monthly fee.
[5]Dividend rates are determined by the principal balance when your certificate is opened. Dividend payments will not affect the dividend rate during the term even if the minimum balance for the next tier is met.
Early withdrawal penalties do apply. For further information on these accounts please refer to the Truth In Savings disclosure or contact a Member Service Agent at 888-336-2700.
All APY rates are based on $1,000 or minimum balance requirements, whichever is higher. Please refer to your statement for actual Annual Percentage Yield. All savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States government by the National Credit Union Administration, a US Government agency. Rates are subject to change without notice.