



# Deposit Rates

Effective date: July 1, 2025

All rates are disclosed as an Annual Percentage Yield (APY)

Regular/Special Savings <sup>^</sup>	
\$0 – \$499.99	0.25%
\$500 – \$1,999.99	0.25%
\$2,000 – \$4,999.99	0.25%
\$5,000 – \$9,999.99	0.25%
\$10,000 – \$19,999.99	0.35%
\$20,000 – \$49,999.99	0.40%
\$50,000 – \$99,999.99	0.50%
\$100,000+	0.75%

Premier Money Market <sup>^</sup>	
\$0 – \$9,999.99	0.25%
\$10,000 – \$19,999.99	1.00%
\$20,000 – \$49,999.99	1.50%
\$50,000 – \$99,999.99	1.75%
\$100,000+	2.25%

IRA Savings <sup>^</sup>	
\$0 – \$499.99	0.25%
\$500 – \$1,999.99	0.25%
\$2,000 – \$4,999.99	0.25%
\$5,000 – \$9,999.99	0.25%
\$10,000 – \$19,999.99	0.35%
\$20,000 – \$49,999.99	0.40%
\$50,000 – \$99,999.99	0.50%
\$100,000+	0.75%

<b>Holiday Club Savings<sup>^</sup></b>	<b>0.25%</b>
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<b>Secured Mastercard Savings<sup>^</sup></b>	<b>0.05%</b>
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Certificate of Deposit (\$2,000 minimum)	
6 month*	2.25%
12 month	2.90%
18 month	2.90%
24 month	2.95%
36 month step-up	2.95%
48 month	3.00%
60 month	3.00%

Jumbo Certificate of Deposit (\$50,000 minimum)	
6 month*	2.50%
12 month	3.25%
18 month	3.25%
24 month	3.30%
36 month step-up	3.35%
48 month	3.45%
60 month	3.50%

Starter Certificate of Deposit (\$500 minimum)	
13 month	0.75%

Smart Saver Certificate of Deposit (\$250 minimum)	
25 month*	N/A

Promotional Certificate of Deposits	
9 month* (\$10,000 minimum)	N/A
11 month* (\$2,000 minimum)	N/A
15 month** (\$10,000 minimum)	3.50%
28 month (\$2,000 minimum)	N/A

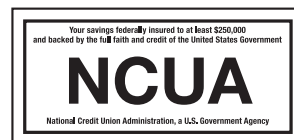
Fees could reduce earnings. All members must maintain a membership share of \$5.00 in every separate account number they own.

<sup>^</sup> Rate may change after account opening.

\* Traditional and Roth IRA CDs not available.

\*\* Must be funded with money that has not been on deposit with Vantage Credit Union for 30 days prior to opening.

**ESI** EXCESS SHARE  
INSURANCE



Additional coverage of up to \$750,000 provided by Excess Share Insurance Corporation, a licensed insurance company.