



**River Community
Credit Union**
644 WEST SECOND STREET
OTTUMWA, IA 52501

RATES ACCURATE AS OF AUGUST 23, 2023
SUBJECT TO CHANGE WITHOUT NOTICE

Dividend Rates

Basic Share .25% .25% APY
Average balance of \$100 or more to earn APY

Kirby Club .65% .65% APY
Average balance of \$100 or more to earn APY
Must be under age 18

Christmas Club .40% .40% APY
Average balance of \$100 or more to earn APY

| Certificates | \$1,000 Minimum Deposit | | \$10,000 Minimum Deposit | |
|--------------|-------------------------|-----------|--------------------------|------------|
| 6 months | 3.93% | 4.00% APY | 4.41% | 4.50% APY |
| 12 months | 4.41% | 4.50% APY | 4.89% | 5.00 % APY |
| 24 month | 4.50% | 4.59% APY | 4.75% | 4.85% APY |

12 Month KIRBY 4.41% 4.50% APY
\$250 Minimum Deposit
Must be under age 18

| MONEY MARKET | \$2,500 Minimum Balance | |
|-----------------------|-------------------------|-----------|
| Up to \$15,000 | .75% | .75% APY |
| \$15,001 TO \$25,000 | .85% | .85% APY |
| \$25,001 TO \$50,000 | .95% | .95% APY |
| \$50,001 TO \$100,000 | 1.15% | 1.15% APY |
| \$100,001 AND UP | 1.40% | 1.40% APY |

IRA 2.50% 2.68% APY
IRA 12 MONTHS 4.25% 4.33% APY
\$10,000 MINIMUM