



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

RATES ACCURATE AS OF APRIL 22, 2024
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	3.45%	3.50% APY	3.95%	4.00% APY
12 months	3.95%	4.00% APY	4.41%	4.50 % APY
24 month	4.17%	4.25% APY	4.27%	4.35% APY

12 Month KIRBY 3.95% 4.00% 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% 2.53% APY
IRA 12 MONTHS 4.25% 4.33% APY
\$10,000 MINIMUM