The Board of Directors of Combined Federal Credit Union has declared the following dividends for the period ending December 31, 2023.

**Share Draft (Checking) APR APY**

$300.00 and greater 0.08% **0.08%**

**Quarterly Dividends**

Regular Shares & Trusts

$100 - $9,999.99 0.25% **0.25%**

$10,000 - $24,999.99 0.40% **0.40%**

$25000 - $49999.99 0.50% **0.50%**

$50000 and greater 0.60% **0.60%**

**CLUB Accounts** 0.25% **0.25%**

The following Share Certificate (CD) rates are in effect beginning

August 15, 2023

**APY = ANNUAL PERCENTAGE YIELD**

**Term Amount APR APY Amount APR APY**

3 Months $500 - $9,999.99 0.85 0.85% $10,000 > 0.95 0.95%

6 Months $500 - $9,999.99 1.65 1.65% $10,000 > 1.75 1.75%

12 Months $500 - $9,999.99 2.50 2.51% $10,000 > 2.60 2.61%

24 Months $500 - $9,999.99 2.51 2.53% $10,000 > 2.61 2.63%

36 Months $500 - $9,999.99 2.38 2.40% $10,000 > 2.48 2.50%

60 Months $500 - $9,999.99 2.63 2.65% $10,000 > 2.73 2.75%