rize
BEYOND BANKING
PO BOX 8017
EL MONTE CA 91734
RizeCU.com • 800.866.6474

DEPOSIT RATES

Effective November 1, 2026

At Rize Credit Union, we're here to help you elevate your financial deposit strategy. Our competitive rates aren't just about earning more; they're about nurturing your financial well-being, ensuring your money doesn't just grow but thrives.

Let us guide you as your reliable partner in building a financially secure and opportunity-filled future. Together, we rise!

RizeCU.com/Deposit-Rates

APY = Annual Percentage Yield. APY reflects the effective rate earned due to compounding interest. Dividends are calculated on the Daily Balance Method.

Rates and terms are subject to change without notice.

Credit Union federally insured by NCUA.

Checking Accounts

	Balance	Dividends	APY
Free Checking	$0	0%	0%
BankOn Checking	$0	0%	0%
Cuenta Avanzamos	$0	0%	0%
Teen Checking	$0	0%	0%
Rize™ Checking[1]	≤ $10,000	7.25%	7.50%
	> $10,000	0.05%	0.05%

Savings Accounts

	Balance	Dividends	APY
Prime Savings[2]	$250	0.05%	0.05%
High-Yield Savings[3]	≤ $25,000	3.93%	4.00%
	$25,000.01 - $50,000	1.98%	2.00%
	> $50,000	0.05%	0.05%
Super Saver	$0	0.10%	0.10%
Vacation & Holiday Club[4]	$0	0.05%	0.05%
Youth Savings[5]	$0	0.05%	0.05%
Youth Super Savings[5]	$0	0.10%	0.10%
Health Savings	$0	0.05%	0.05%

Money Market Accounts

Balance	Dividends	APY
$0 - $24,999.99	1.24%	1.25%
$25,000 - $49,999.99	1.29%	1.30%
$50,000 - $99,999.99	1.44%	1.45%
$100,000 - $249,999.99	2.23%	2.25%
$250,000 or >	2.47%	2.50%

Premier Money Market Accounts

Balance[6]	Dividends	APY
$500,000 - $749,999.99	2.52%	2.55%
$750,000 - $999,999.99	3.30%	3.35%
$1,000,000 or >	4.03%	4.10%

Certificate Accounts (non-IRA)

Term[7]	Dividends	APY
91 days	0.75%	0.75%
6 months	1.74%	1.75%
12 months	3.69%	3.75%
18 months	3.93%	4.00%
24 months	3.20%	3.25%
24-month Impact Certificate[8]	2.96%	3.00%
36 months	3.20%	3.25%
48 months	3.93%	4.00%
60 months	4.17%	4.25%

IRA Certificate Accounts

Balance	Dividends	APY
12 months	3.69%	3.75%
18 months	3.93%	4.00%
24 months	3.20%	3.25%
36 months	3.20%	3.25%
48 months	3.93%	4.00%
60 months	4.17%	4.25%

IRA Savings Accounts

Balance	Dividends	APY
$0	0.10%	0.10%

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High-Yield IRA Money Market Accounts

Balance	Dividends	APY
$0 - $25,000	2.57%	2.60%
$25,000.01 - $100,000	3.06%	3.10%
$100,000.01 or >	3.54%	3.60%

[1]To earn dividends, you must complete at least 5 debit card purchases that post to your account during the statement cycle (ATM withdrawal transactions are not considered debit card purchases). These requirements must be met each month in order to earn dividends and be eligible to obtain the Annual Percentage Yield (APY). Available only through online opening.

[2]$5 minimum deposit to secure Credit Union membership.

[3]To qualify for and earn dividends, you must maintain a minimum monthly average daily balance of $500, have a minimum $25 per month auto transfer from any of your Rize Credit Union checking account into your High-Yield Savings Account and must be enrolled in digital banking and eStatements. These requirements must be met each month in order to earn dividends and be eligible to obtain the Annual Percentage Yield (APY).

[4]$10 opening deposit with one scheduled distribution per year on both Vacation and Holiday accounts – June 1 and November 1, respectively. Both accounts carry an early withdrawal fee of $15.

[5]Open to members under 18.

[6]Dividend rate on balances under $500,000 drops to the current Prime Savings rate.

[7]Early withdrawal subject to penalty on all Certificates and could reduce the earnings on the account.

[8]A donation will be made to the Organizastion you select – either the Center for Financial Empowerment or CA Wildfire Relief – for opening a new Rize Federal Credit Union (Rize CU) Impact Certificate online. Donation will be paid to Organization as follows: 2% of opening deposit, to be paid by Rize CU to the Organization over the course of 12 months. This donation is not tax-deductible. If any portion of the original Certificate balance is withdrawn before the original term ends, the remaining amount of the donation paid to the Organization will be forfeited.