

ALABAMA CREDIT UNION
CD RATES

Effective January 1, 2026

Rates subject to change

Minimum balance of \$500.00

No additional deposits allowed until CD matures

The following CDs pay interest at maturity:

6-7months' Early withdrawal penalty 90 days' interest

6 months 3.50%

7 months 3.90% (\$5,000 minimum balance)

The following CDs pay interest quarterly:

12-36 months' Early Withdrawal Penalty 180 days' interest

12 months 3.70%; 3.75% APY*

18 months 3.70%; 3.75% APY*

24 months 3.50%; 3.54% APY*

36 months 3.00%; 3.03% APY*

48-60 months' Early Withdrawal Penalty 360 days' interest

48 months 3.15%; 3.18% APY*

60 months 3.25%; 3.28% APY*

*APY=Annual Percentage Yield

ACU Wealth Advisors

Offers additional investment
options Schedule an appointment to
discuss

ALABAMA CREDIT UNION
IRA INVESTMENT OPTIONS AND RATES

Effective January 1, 2026

Rates subject to change

IRA SHARE ACCOUNT

Minimum balance of \$5.00

No early withdrawal penalty

Deposits can be made at anytime

Same rate as share account- last quarter 0.26% APY*

IRA CDs:

Minimum balance of \$500.00

No additional deposits allowed until CD matures

The Following IRA CDs pay interest Maturity:

6 months' Early withdrawal penalty 90 days' interest

6 months 3.50%

7 months 3.90% (\$5,000 minimum balance)

The Following IRA CDs pay interest Quarterly unless receiving a check
for interest monthly:

12-36 months' Early Withdrawal Penalty 180 days' interest

12 months 3.70%; 3.75% APY*

18 months 3.70%; 3.75% APY*

24 months 3.50%; 3.54% APY*

36 months 3.00%; 3.03% APY*

48-60 months' Early Withdrawal Penalty 360 days' interest

48 months 3.15%; 3.18% APY*

60 months 3.25%; 3.28% APY*

*APY=Annual Percentage Yield