

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\***

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