ALABAMA CREDIT UNION
CD RATES

Effective October 26, 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-month Early withdrawal penalty 90 days' interest
6 months 3.60%

The following CDs pay interest quarterly:
12-36 months' Early Withdrawal Penalty 180 days' interest

12 months 3.75%; 3.80% APY*

15 months 4.00%; 4.06% APY* (10,000 minimum balance)

24 months 3.50%; 3.54% APY*

36 months 3.50%; 3.54% APY*

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

48 months 3.25%; 3.28% APY*

60 months 3.30%; 3.34% 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 October 26, 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 month Early withdrawal penalty 90 days' interest
6 months 3.60%

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 3.75%; 3.80% APY*

15 months 4.00%*;* 4.06% APY* (10,000 minimum balance)

24 months 3.50%*;* 3.54% APY*

36 months 3.50%*;* 3.54% APY*

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

48 months 3.25%*;* 3.28% APY*

60 months 3.30%*;* 3.34% APY*

*APY=Annual Percentage Yield