



Effective: 4/2/2021  
Chicago, Illinois

# Rates & Terms

## CHECKING ACCOUNT RATES

	Rate	APY*	Minimum to Open
<b>Now Account</b>		0.05%	0.05%
<b>Commercial Now</b>		0.05%	0.05%

## MONEY MARKET ACCOUNT RATES

	Rate	APY*	Minimum to Open
<b>Personal MMDA</b>			\$2,500
\$2,500-\$9,999	0.05%	0.05%	
\$10,000-\$24,999	0.10%	0.10%	
\$25,000 and above	0.15%	0.15%	
<b>Premium MMDA</b>			\$50,000
\$50,000 and above	0.15%	0.15%	
<b>Business MMDA</b>			\$2,500
\$2,500-\$9,999	0.05%	0.05%	
\$10,000-\$24,999	0.10%	0.10%	
\$25,000 and above	0.15%	0.15%	

## SAVINGS ACCOUNT RATES

	Rate	APY*	Minimum to Open
<b>Statement Savings</b>		0.10%	0.10%
<b>Senior Savings</b>		0.10%	0.10%
<b>Christmas Club</b>		0.10%	0.10%
<b>Vacation Club</b>		0.10%	0.10%
<b>Corporate Savings</b>		0.10%	0.10%
<b>Investment Flex Plus**</b>			\$25,000
\$0-\$24,999	0.05%	0.05%	
\$25,000 and above	0.25%	0.25%	

## HEALTH SAVINGS ACCOUNT RATES

	Rate	APY*	Minimum to Open
			\$25
\$0-\$2,499	0.10%	0.10%	
\$2,500-\$9,999	0.15%	0.15%	
\$10,000-\$19,999	0.20%	0.20%	
\$20,000 and above	0.25%	0.25%	

# FIXED RATE CD AND IRA RATES

	Rate	APY*	Minimum Balance
<b>91 Days</b>	0.15%	0.15%	\$1,000
<b>182 Days</b>	0.15%	0.15%	\$1,000
<b>12 Month</b>	0.40%	0.40%	\$1,000
<b>18 Month</b>	0.45%	0.45%	\$1,000
<b>21 Month</b>	0.50%	0.50%	\$1,000
<b>24 Month</b>	0.55%	0.55%	\$1,000
<b>30 Month</b>	0.55%	0.55%	\$1,000
<b>36 Month</b>	0.60%	0.60%	\$1,000
<b>48 Month</b>	0.65%	0.65%	\$1,000
<b>60 Month</b>	0.70%	0.70%	\$1,000

\*APY=Annual Percentage Yield accurate as of the date shown and is subject to change without notice at the Bank's sole discretion. Fees may reduce the earnings on the account. A penalty may be imposed for early withdrawal.

\*\*A United Fidelity Bank checking account is required to open an Investment Flex Plus Savings account.

Additional information available from any of our Customer Service Specialists.

Products and rates may vary by region.

For 24 Hour Banking, log on to Ultimate Access at [www.unitedfidelity.com](http://www.unitedfidelity.com); or bank by phone at 1-866-3ANYTIME (866-326-9846)

