Account types compared

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Not sure which account is right for you? Here's how they compare. Current rates are always listed in the table below, and they update automatically whenever our rates change.

Account	Best for	Minimum to open	Monthly fee	Earns dividends?
Membership savings	Your $5 share, plus everyday savings	$5	None	Yes
Free checking	Everyday spending, direct deposit, debit card	$0	None	No
Rewards checking	Members who use their debit card often	$0	None	Yes, when monthly requirements are met
Money market	Savings you want to grow and still reach	$1,000	None	Yes, tiered by balance
Share certificates	Money you won't need for a set time	$500	None	Yes, fixed rate for the term
Holiday club	Saving a little each month for the holidays	$0	None	Yes

Current savings rates

Account	Balance	Dividend rate	APY
Membership savings	$5 and up	0.25%	0.25%
Money market	$1,000 to $24,999	1.10%	1.11%
Money market	$25,000 and up	2.00%	2.02%
12-month share certificate	$500 and up	3.70%	3.77%
24-month share certificate	$500 and up	3.45%	3.51%

Sample rates for this demo, effective November 1, 2026.

Good to know

- Credit unions call interest on savings **dividends**, because as a member you're a part owner.
- Rewards checking requirements: 12 debit card purchases, one direct deposit and e-statements each month.
- Withdrawing from a certificate before it matures carries a penalty of 90 days of dividends for terms of one year or less, and 180 days for longer terms.