






rate comparison

(APY)*	 KEMBA FINANCIAL CREDIT UNION A better way to bank KEMBA Advantage [†] Everyday Great Rates		 CHASE	 Huntington	 FIFTH THIRD BANK	 PNC BANK
	Savings	0.30%	0.20%	0.01%	0.02%	0.01% - 0.10%
Checking	0.60% - 1.10%	0.50% - 1.00%	0.01%	0.15% - 0.25%	0.01%	0.01%
Money Market	0.75% - 1.30%	0.65% - 1.15%	N/A	0.00% - 1.51%	0.01% - 0.30%	0.03% - 1.30%
3 month Certificate	0.90%	0.80%	0.01%	0.01%	0.05%	0.06%
6 month Certificate	1.10%	1.00%	0.01%	0.10%	0.05%	0.08%
12 month Certificate	1.55%	1.30%	0.01%	0.10%	0.10%	0.18%
24 month Certificate	2.05%	1.80%	0.05%	0.15%	0.15%	0.30%
36 month Certificate	2.20%	1.95%	0.05%	0.20%	0.20%	0.35%
48 month Certificate	2.25%	2.00%	0.10%	0.35%	0.30%	0.55%
60 month Certificate	2.56%	2.30%	0.25%	0.55%	0.50%	0.70%
84 month Certificate	2.61%	2.35%	0.25%	N/A	0.60%	0.95%
Credit Cards (variable rate)	9.49% - 15.49% ^{APR**}		16.49% - 25.24% ^{APR}	11.49% - 27.49% ^{APR}	13.49% - 24.49% ^{APR}	14.49% - 24.49% ^{APR}

*APY=Annual Percentage Yield. **APR=Annual Percentage Rate. Source: rate-watch.com, chase.com, pnc.com, huntington.com, and 53.com as of June 13, 2018. Rates are subject to change. Everyday savings, checking, and Money Market accounts are variable rate products. \$1,000 minimum required to open KEMBA Money Market account. \$500 minimum required to open KEMBA Certificate and obtain stated APY. KEMBA IRA Certificates require \$250 minimum to open. Early withdrawal penalties apply for KEMBA Certificates. Tiered rates for applicable KEMBA deposit products only apply when you maintain an average daily balance required for each interest rate. Fees may reduce earnings. KEMBA loan rates vary based on credit score and are subject to approval. For loan products, other terms, conditions, and fees may apply. KEMBA funds federally insured by NCUA and privately insured by ESI. Visit kemba.org for complete details.

† To earn KEMBA Advantage status, the following requirements must be met each month: (1) an active checking account with at least 15 qualifying transactions; (2) Direct Deposit of payroll, Social Security, or pension check (minimum \$1,000/month); (3) eStatements. KEMBA Advantage qualifications met during a given calendar month will result in Advantage benefits the following month. KEMBA business members can enjoy Advantage benefits for both personal and business accounts when meeting the following requirements: (1) monthly deposits of at least \$2,000 into business/personal checking account; (2) at least 15 qualifying checking transactions to/from business or personal checking; (3) eStatements. Qualifying transactions include any combination of the following: cleared checks, Debit Card transactions, online bill payments, electronic loan payments made from your KEMBA checking account, Virtual Deposits, and automatic deposits or withdrawals. Advantage loan discounts and Certificate bonuses apply only during qualifying months; otherwise the rate will be adjusted for the remaining life of the loan or Certificate. KEMBA reserves the right to change or cancel this program at any time. KEMBA membership required.

