KEMBA INDIANAPOLIS Credit Union

Deposit Rates

Effective 11/01/2026

Deposit Rates		
Account Type	Dividend Rate	APY
Basic Checking	0.00%	0.00%
Savings	0.05%	0.05%
Vacation Club	0.15%	0.15%
Holiday Club	0.15%	0.15%
Special K Club	0.20%	0.20%

IRA Club		
Balance	Dividend Rate	APY
$50- $4,999	0.50%	0.50%
$5,000- $24,999	0.75%	0.75%
$25,000 and up	1.00%	1.00%

Premium Checking		
Balance	Dividend Rate	APY
$0- $5,000	0.25%	0.25%
$5,001 and up	0.00%	0.00%

Money Market		
Balance	Dividend Rate	APY
$0-$2,499	0.00%	0.00%
$2,500- $9,999	1.00%	1.00%
$10,000- $49,999	1.49%	1.50%
$50,000 - $99,999	1.74%	1.75%
$100,000 and up	2.23%	2.25%

Super Saver		
Balance	Dividend Rate	APY
$50- $4,999	0.20%	0.20%
$5,000- $9,999	0.30%	0.30%
$10,000- $24,999	0.40%	0.40%
$25,000- $49,999	0.50%	0.50%
$50,000- $99,999	1.00%	1.00%
$100,000 and up	1.24%	1.25%

Certificate Special



Share & IRA Certificates		
Term/ Type	Dividend Rate	APY
3 months	1.00%	1.00%
6 months	3.44%	3.50%
12 months	3.44%	3.50%
18 months	2.96%	3.00%
24 months	3.69%	3.75%
30 months	1.98%	2.00%
36 month	3.10%	3.15%
48 months	2.96%	3.00%
60 months	2.72%	2.76%
2 Year Gift (Add to this certificate with deposits of $25 or more!)	2.96%	3.00%

Share & IRA Investment Certificates		
Term/ Type	Dividend Rate	APY
3 years	3.98%	4.10%
4 years	3.44%	3.50%
5 years	3.98%	4.10%

Sprout & Grow / Level Up Certificate		
Term/ Type	Dividend Rate	APY
18th Birthday-term varies	5.37%	5.50%

The primary account owner must be between the ages of 8 and 18. The certificate automatically matures on the child's 18th Birthday. Certificate must remain on deposit the full term to earn any dividends. With the exception of these rules, all other certificate rules and disclosures apply. Maximum deposit amount of $1,000. Speak with a KEMBA representative for complete details.

APY= Annual Percentage Yield. Note: The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal of interest before maturity will reduce earnings. Applicable withdrawal penalties will affect the amount of earnings that would otherwise be earned. Savings accounts require a $50 min. daily balance to earn dividends. Certificates (share or IRA) require a $500 minimum deposit. Early withdrawal penalty calculation for Investment Certificates is substantially higher than our Regular Certificate penalty calculation. Premium Checking accounts require the disclosed criteria is met in order to earn stated rate. Rates are subject to change.

YOUR SAVINGS INSURED TO $250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.
EQUAL HOUSING LENDER

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