



Wheelhouse Rate Sheet

Consumer Deposit Rates
Effective as of May 5, 2025

SAVINGS/MONEY MARKET ACCOUNTS

Account	Average Daily Balance	Dividend Rate	APY*
Regular Savings	\$0+	0.05%	0.05%
Inspired Savings	\$10,000+	0.10%	0.10%
	<\$9,999.99	0.05%	0.05%
Money Market (withdrawal limitations apply)	\$90,000+	0.10%	0.10%
	\$50,000 - \$89,999.99	0.10%	0.10%
	\$25,000 - \$49,999.99	0.05%	0.05%
	\$10,000 - \$24,999.99	0.05%	0.05%
Inspired Money Market	\$1,000 - \$9,999.99	0.05%	0.05%
	\$10,000+	0.25%	0.25%
	\$500 - \$9,999.99	0.10%	0.10%
Daily IRA/Education Savings	\$25.00+	0.15%	0.15%

*APY = Annual Percentage Yield. Dividend rates, APY and terms are subject to change. Dividend period is monthly. See your account disclosure for full details. Fees could reduce earnings.

CHECKING ACCOUNTS

Account	Average Daily Balance	Dividend Rate	APY*
Inspired Checking / Inspired Plus Checking	Minimum of 20 Debit Card Purchases	2.96%	3.00%
	\$75,000+	2.96%	3.00%
	\$10,000 - \$74,999.99	0.25%	0.25%
	<\$9,999.99	0.05%	0.05%

*APY = Annual Percentage Yield. Dividend rates, APY and terms are subject to change. Dividend period is monthly. See your account disclosure for full details. Fees could reduce earnings.

SMART START PROGRAM

Account	Average Daily Balance	Dividend Rate	APY*
Aspire First Savings ¹	\$0+	1.00%	1.00%
Aspire Savings ²	\$0+	1.00%	1.00%

*APY = Annual Percentage Yield. Dividend rates, APY and terms are subject to change. Dividend period is monthly. See your account disclosure for full details. Fees could reduce earnings.

¹Available to Members between ages 0 and 12.

²Available to Members between ages 13 and 25.

PROMOTIONAL CERTIFICATES & IRA CERTIFICATES						
Term/Months	\$500 - \$9,999.99		\$10,000 - \$89,999.99		\$90,000 - \$500,000	
	Dividend Rate ³	APY*	Dividend Rate	APY*	Dividend Rate	APY*
4 Months ⁴	3.60%	3.65%	3.60%	3.65%	3.60%	3.65%
8 Months ⁵	3.80%	3.85%	3.80%	3.85%	3.80%	3.85%
11 Months ⁶	3.80%	3.85%	3.80%	3.85%	3.80%	3.85%
15 Months ⁷	3.36%	3.40%	3.36%	3.40%	3.36%	3.40%

*APY = Annual Percentage Yield. The rate contracted for Certificates remains in effect for the entire term of the account. Dividend period for Certificates is quarterly. The APY for Certificates assumes principal and dividends paid quarterly remain on deposit until maturity. If the dividends are withdrawn prior to maturity, the APY will be lower. Dividends withdrawn from IRAs may be considered a taxable distribution. Please consult a tax advisor. A penalty may be imposed for withdrawals made before maturity. Fees could reduce earnings on the account. Minimum daily balances must be maintained to earn dividends and avoid closure. Upon maturing, an 11-month Certificate will automatically rollover to a 12-month Certificate. See your account disclosure for full details. Certificate APYs, conditions and terms are subject to change without notice.

³To earn the stated rate, all of the opening funds must not already be on deposit at Wheelhouse Credit Union.

⁴All new money required for the 4-Month Certificate promotion. Upon maturing, a 4-month certificate will roll into a 6-month certificate.

⁵All new money required for the 8-Month Certificate promotion. Upon maturing, an 8-month certificate will roll into a 12-month certificate.

⁶All new money required for the 11-Month Certificate promotion. Upon maturing, an 11-month certificate will roll into a 12-month certificate.

⁷All new money required for the 15-Month Certificate promotion. Upon maturing, a 15-month certificate will roll into an 18-month certificate.

CERTIFICATES & IRA CERTIFICATES						
Term/Months	\$500 - \$9,999.99		\$10,000 - \$89,999.99		\$90,000+	
	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
60 Months	2.38%	2.40%	2.38%	2.40%	2.38%	2.40%
36 Months	2.38%	2.40%	2.38%	2.40%	2.38%	2.40%
24 Months	3.45%	3.50%	3.45%	3.50%	3.45%	3.50%
18 Months	3.26%	3.30%	3.26%	3.30%	3.26%	3.30%
12 Months	3.80%	3.85%	3.80%	3.85%	3.80%	3.85%
6 Months	3.60%	3.65%	3.60%	3.65%	3.60%	3.65%
3 Months ⁸	1.69%	1.70%	1.69%	1.70%	1.69%	1.70%

*APY = Annual Percentage Yield. The rate contracted for Certificates remains in effect for the entire term of the account. Dividend period for Certificates is quarterly. The APY for Certificates assumes principal and dividends paid quarterly remain on deposit until maturity. If the dividends are withdrawn prior to maturity, the APY will be lower. Dividends withdrawn from IRAs may be considered a taxable distribution. Please consult a tax advisor. A penalty may be imposed for withdrawals made before maturity. Fees could reduce earnings on the account. Minimum daily balance must be maintained to earn dividends and avoid closure. See your account disclosure for full details. Certificate APYs, conditions and terms are subject to change without notice.

⁸3-month term not available on IRA Certificates

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