

# Cooperative Federal

## Account and Member Certificate Rates

SuperShare Money Market	APY
<b>Cooperative Federal</b>	<b>1.00</b>
KeyBank-Syracuse	n/o
Bank of America	0.01
M&T Bank-Syracuse	0.01
Community Bank	0.01
Pathfinder Bank	0.25
<b>Average Big Banks</b>	<b>0.07</b>

SuperShare MM Checking	APY
<b>Cooperative Federal</b>	<b>0.75</b>
Pathfinder	0.25
Bank of America-Syracuse	0.01
Community Bank	0.01
KeyBank-Syracuse	n/o
M&T Bank-Syracuse	0.01
<b>Average Big Banks</b>	<b>0.07</b>

3 Month Certificate	APY
<b>Cooperative Federal</b>	<b>1.45</b>
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America-Syracuse	4.00
Pathfinder Bank	n/o
Community Bank	0.03
<b>Average Big Banks</b>	<b>1.03</b>

6 Month Certificate	APY
<b>Cooperative Federal</b>	<b>1.35</b>
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	1.01
Bank of America-Syracuse	0.03
Pathfinder Bank	n/o
Community Bank	0.55
<b>Average Big Banks</b>	<b>0.41</b>

7 Month Special Certificate	APY
<b>Cooperative Federal</b>	<b>4.00</b>

12 Month Certificate	APY
<b>Cooperative Federal</b>	<b>1.40</b>
KeyBank-Syracuse	0.05
Bank of America	0.03
M&T Bank-Syracuse	1.01
Pathfinder Bank	0.80
Community Bank	0.55
<b>Average Big Banks</b>	<b>0.49</b>

13 Month Special Certificate	APY
<b>Cooperative Federal</b>	<b>4.05</b>

18 Month Certificate	APY
<b>Cooperative Federal</b>	<b>1.45</b>
KeyBank-Syracuse	0.15
M&T Bank-Syracuse	1.01
Bank of America	0.03
Community Bank	0.55
Pathfinder Bank	n/o
<b>Average Big Banks</b>	<b>0.44</b>

See Jumbo Certificate Add-on below.

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24 Month Certificate	APY
<b>Cooperative Federal</b>	<b>2.00</b>
Enormous Credit Union	3.85
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.65
Pathfinder Bank	3.00
<b>Average Big Banks</b>	<b>0.75</b>

30 Month Certificate	APY
<b>Cooperative Federal</b>	<b>2.00</b>
Enormous Credit Union	4.75
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.65
Pathfinder Bank	n/o
<b>Average Big Banks</b>	<b>0.19</b>

36 Month Certificate	APY
<b>Cooperative Federal</b>	<b>2.00</b>
Enormous Credit Union	3.80
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.75
Pathfinder Bank	2.50
<b>Average Big Banks</b>	<b>0.67</b>

48 Month Certificate	APY
<b>Cooperative Federal</b>	<b>2.25</b>
Enormous Credit Union	3.80
M&T Bank-Syracuse	0.03
KeyBank-Syracuse	0.05
Bank of America	0.03
Pathfinder Bank	1.10
Community Bank	0.80
<b>Average Big Banks</b>	<b>0.40</b>

See Jumbo Certificate Add-on below.

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60 Month Certificate	APY
<b>Cooperative Federal</b>	<b>2.25</b>
Enormous Credit Union	3.90
M&T Bank-Syracuse	0.03
Community Bank	0.95
KeyBank-Syracuse	0.05
Bank of America	0.03
Pathfinder Bank	n/o
<b>Average Big Banks</b>	<b>0.27</b>

See Jumbo Certificate Add-on below.

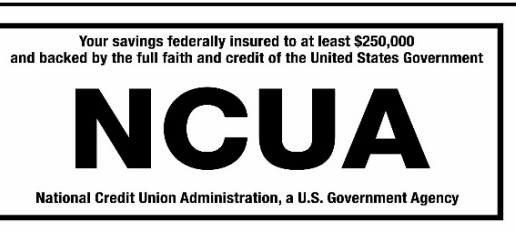


Share Savings	APY
<b>Cooperative Federal</b>	<b>0.05</b>
Enormous Credit Union	0.55
KeyBank-Syracuse	0.01
M&T Bank-Syracuse	0.01
Bank of America	0.01
Community Bank	0.03
Pathfinder Bank	0.20
<b>Average Big Banks</b>	<b>0.05</b>

12 Month IRA Cert.	APY
<b>Cooperative Federal</b>	<b>1.40</b>
Enormous Credit Union	3.30
KeyBank-Syracuse	0.05
Bank of America	0.03
M&T Bank-Syracuse	1.01
Pathfinder Bank	0.80
Community Bank	0.55
<b>Average Big Banks</b>	<b>0.49</b>

See Jumbo Certificate Add-on below.

IRA Share Account	APY
<b>Cooperative Federal</b>	<b>1.00</b> for balances of \$1,000 and above
<b>Cooperative Federal</b>	<b>0.05</b> for balances below \$1,000
Pathfinder Bank	n/o
KeyBank-Syracuse	0.05
M&T Bank	0.01
Bank of America	0.01
NBT Bank	0.30
<b>Average Big Banks</b>	<b>0.09</b>



**This credit union is federally insured by the National Credit Union Administration.**

24 Month IRA Cert.	APY
<b>Cooperative Federal</b>	<b>2.00</b>
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.65
<b>Average Big Banks</b>	<b>1.15</b>

See Jumbo Certificate Add-on below.

36 Month IRA Cert.	APY
<b>Cooperative Federal</b>	<b>2.00</b>
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.75
<b>Average Big Banks</b>	<b>1.16</b>

See Jumbo Certificate Add-on below.

Jumbo Cert. Add-on	APY
\$50,000 and over	0.05
\$100,000 and over	0.05
\$245,000 and over	0.06

48 Month IRA Cert.	APY
<b>Cooperative Federal</b>	<b>2.25</b>
M&T Bank-Syracuse	0.03
KeyBank-Syracuse	0.05
Bank of America	0.03
Pathfinder Bank	1.10
<b>Average Big Banks</b>	<b>0.85</b>

See Jumbo Certificate Add-on.

60 Month IRA Cert.	APY
<b>Cooperative Federal</b>	<b>2.25</b>
M&T Bank-Syracuse	0.03
Community Bank	0.95
KeyBank-Syracuse	0.05
Bank of America	0.03
<b>Average Big Banks:</b>	<b>0.59</b>

See Jumbo Certificate Add-on.

Contact staff for information (315) 471-1116. Credit union rates offered as of 11/20/2024. Rate survey as of 10/29/24. Share Savings Accounts has a minimum balance of \$50 to earn dividends & rate can change after the account is opened. SuperShare Money Market Account has a minimum balance of \$2,500 & SuperShare Checking has a minimum balance of \$4,500. Rates on both SuperShare Accounts can change after the account is opened. Minimum balance of \$4,000 on 3 month, 6 month, 12 month and 18 month certificates, and Special Certificates; and \$1,000 on 24, 30, 36, 48 & 60 month certificates. Minimum balance of \$50 on IRA Shares and \$1,000 on IRA certificates. At maturity, Special Certificates roll over to a regular Certificate with the closest term. Fees could reduce earnings on the account. Penalty may be imposed for early withdrawal. APY is the Annual Percentage Yield.

**Syracuse Cooperative Federal Credit Union \* Mailing Address: 1816 Erie Blvd E, Syracuse NY 13210**

For more info: (315)471-1116 info@coopfed.org www.cooperativefederal.org