



FINANCIAL HEALTH
Federal Credit Union
 Serving IU Health and the community

Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



All rates effective December 1, 2022

www.FHealthfcu.org
 PHONE: 317-559-7272

SHARE ACCOUNTS

SHARE ACCOUNTS	ANNUAL PERCENTAGE YIELD	MONEY MARKET ACCOUNT	ANNUAL PERCENTAGE YIELD
Regular Share Account (\$10 Minimum balance)	0.10%	\$0.00 to \$2,500	0.0%
Vacation Club Account (Dividends paid at maturity , March 31 st)	.20%	\$2,500.01 to \$5,000	.05%
Emergency Fund Account	.20%	\$5,000.01 to \$10,000	.50%
Property Tax Club Account (Dividends paid at maturity, April 30 th & November 30 th)	.20%	\$10,000.01 to \$25,000	.55%
Holiday Club Account (Dividends paid at maturity, October 31 st)	.20%	\$25,000.01 or more	.60%

SHARE DRAFT ACCOUNTS	ANNUAL PERCENTAGE YIELD
Share Draft Account (\$500 Average Daily balance required)	0.05%

All above accounts are variable rates and are based on the Annual Percentage Yield . Rates may change at anytime. Dividends are paid monthly, except where stated otherwise on the average daily balance for the month.

SHARE / *IRA CERTIFICATES
RATES BASED ON ANNUAL PERCENTAGE YIELD
TRADITIONAL, ROTH & EDUCATION IRA'S AVAILABLE

MINIMUM DEPOSIT

TERM	\$500	\$1,000	\$5,000	\$10,000
3 months	0.05%	0.05%	0.05%	0.05%
6 months	0.50%	0.50%	0.50%	0.50%
9 months	0.25%	0.25%	0.25%	0.25%
*12 months	1.00%	1.00%	1.00%	1.00%
*18 months	1.00%	1.00%	1.00%	1.00%
*24 months	1.00%	1.00%	1.00%	1.00%
*30 months	1.00%	1.00%	1.00%	1.00%
*36 months	1.00%	1.00%	1.00%	1.00%
*48 months	1.00%	1.00%	1.00%	1.00%
*60 months	1.50%	1.50%	1.50%	1.50%

A ninety (90) daily interest penalty will be imposed for withdrawal before maturity on certificates. Dividends are paid monthly and may be paid by check, credit to other accounts or added or principal. Fees and other conditions may reduce the earnings on these accounts.