



Current Dividends

As of January 1, 2023

Collegiate Savings				
Type	APY ¹	Dividend Rate	Minimum Balance	Valid Through ²
Collegiate Savings – Tier 1	2.50%	2.47%	None	02/15/2023
Collegiate Savings – Tier 2	2.75%	2.72%	\$25,000.00	02/15/2023
Collegiate Savings – Tier 3	3.00%	2.96%	\$100,000.00	02/15/2023

¹Annual Percentage Yield (“APY”) means a percentage rate reflecting the total amount of dividends paid on an account, based on the dividend rate and the frequency of compounding for a 365-day period. This rate assumes that a set amount is on deposit at the beginning of the dividend period, no deposits or withdrawals are made during the dividend period, and funds remain on deposit for one full year at the same dividend rate. Fees may reduce earnings. Rates for accounts are variable and may change after account opening. For current APYs, visit our website at www.collegiatecu.org or call 844-201-9519.

²All rates are valid through 11:59 p.m. of the date indicated.

Collegiate Credit Union, AlumniFi, and Oakland University Credit Union are trade names of Michigan State University Federal Credit Union (MSUFCU). MSUFCU is the legal entity behind each of these brands. Your legal documents and Federal Reserve transactions will reference MSUFCU. All accounts are held at MSUFCU where savings are insured by the National Credit Union Share Insurance Fund, which is administered by the National Credit Union Administration (NCUA), an agency of the United States government. Accounts opened with a trade name of MSUFCU are not separately insured and do not have additional insurance through the trade name.

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