

Deposit Rates

	Rate	APY*	Minimum Required Balance
Share Savings	0.10%	0.100%	\$5.00
Silver Schooner Club Savings	0.10%	0.100%	\$0.00
Sooner Teen Savings	0.10%	0.100%	\$0.00
Lil Boomer Savings	0.10%	0.100%	\$0.00
Champion Savings**			
\$0-\$5,000	0.10%	0.10%	\$0.00
\$5,000+	3.75%	3.81%	N/A
Christmas Club	0.10%	0.100%	\$0.00
Money Market			
\$0 - less than \$2,000	1.95%	1.97%	N/A
\$2,000.01 - less than \$4,000	1.70%	1.71%	N/A
\$4,000.01 - less than \$6,000	1.65%	1.66%	N/A
\$6,000.01 - less than \$25,000	1.35%	1.36%	N/A
\$25,000.01 - less than \$50,000	2.25%	2.27%	N/A
\$50,000.01- less than \$100,000	2.75%	2.78%	N/A
\$100,000.01 and greater	3.25%	3.29%	N/A
Silver Schooner Plus Checking	1.25%	1.26%	\$0.00
60 Month Certificate	0.30%	0.30%	\$1,000

*APY=Annual Percentage Yield. Rates are subject to change without prior notice. All dividend rates are declared by the Board of Directors of OU Federal Credit Union and are subject to change at any time. Effective December 10, 2025. **No more than 6 withdrawals monthly without penalty.