

Money Market Plus

With Patelco, you're not just earning interest, you're earning *possibilities.*

Get more on your Money Market Plus account when you have a Patelco Checking account with recurring monthly deposits of \$500 or more.

APY ¹	Rate	Minimum Deposit	Patelco checking account required ²
4.50%	4.41%	\$250,000	YES
4.00%	3.93%	\$100,000	YES
3.51%	3.45%	\$50,000	YES
3.00%	2.96%	\$1	YES
0.05%	0.05%	\$1	NO

²Recurring monthly deposits of \$500 or more to the Patelco checking account includes direct deposits, ACH transfers, Zelle®, Venmo, PayPal, cash, check, or wires.

Free Checking + Money Market = Banking your way

Your money is safe



NCUA insured up to \$250,000 for individuals (\$500,000 for joint owners)

Save with no fees



No overdraft fees⁴
No monthly fees

Top-rated Mobile App⁵



Stay on top of your finances anytime, anywhere

Get paid up to 2 days early³



Set up direct deposit for your paycheck

Debit Mastercard® Card



Add to your digital wallet and pay with confidence with Zero Liability Protection

30,000+ no-fee ATMs



Get cash and pay no ATM fees

We're excited to help you save more! Talk to a team member today.

¹APY=Annual Percentage Yield. Rates are effective as of 12/01/2023 and are subject to change before or after account opening without notice. Rates vary by tier and apply to the full balance. For balances at \$250,000 or greater the APY is 4.50%, for balances between \$100,000-\$249,999.99 the APY is 4.00%, for balances between \$50,000-\$99,999.99 the APY is 3.51%, and for balances up to \$49,999.99 the APY is 3.00%. In order to attain high interest rates the account must meet the eligibility requirements, that is a Patelco checking account (opened under the same Member Number) with a total monthly deposit of \$500 or more. If the account fails to meet eligibility, the lower interest rate of 0.05% will be defaulted for that month. Qualifying deposit transactions include: Payroll direct deposits, Social Security (or other government benefit) direct deposits, ACH transfers, Zelle®, Venmo, PayPal or other similar deposits, cash deposits, check deposits (except checks written from another Patelco account), wire transfers, multiple deposits (of the types listed above) that add up to at least \$500 in a calendar month. Qualifying deposit transactions do not include Patelco account-to-Patelco account transfers chargebacks or promotional incentive payments from Patelco.

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³Early access to direct deposit funds depends on the timing of the receipt of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.

⁴Link your Money Market Plus to your Free Checking for overdraft protection. Or enroll in Instant BackUp on your checking account to receive overdraft coverage up to \$500. You'll pay interest only on the amount you borrowed for the amount of time it's outstanding. No overdraft fees apply to checking accounts opened after 04/05/2023.

⁵Source: over 22,000 five-star reviews on the App Store.