

Cooperative Federal

Account and Member Certificate Rates

SuperShare Money Market	APY
Cooperative Federal	1.00
KeyBank-Syracuse	0.01
Bank of America	0.01
M&T Bank-Syracuse	0.01
Community Bank	0.03
Pathfinder Bank	0.15
Average Big Banks	0.04

SuperShare MM Checking	APY
Cooperative Federal	0.65
Pathfinder	0.20
Bank of America-Syracuse	0.01
Community Bank	0.03
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.01
Average Big Banks	0.06

3 Month Certificate	APY
Cooperative Federal	1.50
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America-Syracuse	3.00
Pathfinder Bank	n/o
Community Bank	0.03
Average Big Banks	0.78

6 Month Certificate	APY
Cooperative Federal	1.55
KeyBank-Syracuse	3.25
M&T Bank-Syracuse	0.75
Bank of America-Syracuse	0.03
Pathfinder Bank	3.00
Community Bank	0.5
Average Big Banks	1.51

7 Month Special Certificate	APY
Cooperative Federal	3.25

12 Month Certificate	APY
Cooperative Federal	1.95
KeyBank-Syracuse	0.05
Bank of America	0.03
M&T Bank-Syracuse	0.75
Pathfinder Bank	0.80
Community Bank	0.50
Average Big Banks	0.43

12 Month Lucky Savers Certificate	APY
Cooperative Federal	2.00

13 Month Special Certificate	APY
Cooperative Federal	3.45

See Jumbo Certificate Add-on below.

18 Month Certificate	APY
Cooperative Federal	1.95
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.50
Bank of America	0.03
Community Bank	0.5
Pathfinder Bank	n/o
Average Big Banks	0.27

See Jumbo Certificate Add-on below.

24 Month Certificate	APY
Cooperative Federal	1.95
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.60
Pathfinder Bank	0.95
Average Big Banks	0.33

See Jumbo Certificate Add-on below.

30 Month Certificate	APY
Cooperative Federal	2.00
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.60
Pathfinder Bank	n/o
Average Big Banks	0.18

See Jumbo Certificate Add-on below.

36 Month Certificate	APY
Cooperative Federal	2.25
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.70
Pathfinder Bank	1.05
Average Big Banks	0.37

See Jumbo Certificate Add-on below.

48 Month Certificate	APY
Cooperative Federal	2.40
M&T Bank-Syracuse	0.03
KeyBank-Syracuse	0.05
Bank of America	0.03
Pathfinder Bank	1.10
Community Bank	0.75
Average Big Banks	0.39

See Jumbo Certificate Add-on below.

60 Month Certificate	APY
Cooperative Federal	2.65
M&T Bank-Syracuse	0.03
Community Bank	0.90
KeyBank-Syracuse	0.05
Bank of America	0.03
Pathfinder Bank	n/o
Average Big Banks	0.25

See Jumbo Certificate Add-on below.

Share Savings	APY
Cooperative Federal	0.05
KeyBank-Syracuse	0.01
M&T Bank-Syracuse	0.01
Bank of America	0.01
Community Bank	0.03
Pathfinder Bank	0.15
Average Big Banks	0.04

See Jumbo Certificate Add-on below.

12 Month IRA Cert.	APY
Cooperative Federal	1.95
KeyBank-Syracuse	0.05
Bank of America	0.03
M&T Bank-Syracuse	0.75
Pathfinder Bank	0.80
Community Bank	0.50
Average Big Banks	0.43

See Jumbo Certificate Add-on below.

IRA Share Account	APY
Cooperative Federal	1.00
Cooperative Federal	0.05
Pathfinder Bank	n/o
KeyBank-Syracuse	0.01
M&T Bank	0.01
Bank of America	0.01
NBT Bank	0.30
Average Big Banks	0.08

for balances of \$1,000 and above
for balances below \$1,000

See Jumbo Certificate Add-on below.

See Jumbo Certificate Add-on below.

24 Month IRA Cert.	APY
Cooperative Federal	1.95
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.60
Average Big Banks	1.13

See Jumbo Certificate Add-on below.

36 Month IRA Cert.	APY
Cooperative Federal	2.25
KeyBank-Syracuse	0.05
M&T Bank-Syracuse	0.03
Bank of America	0.03
Community Bank	0.60
Average Big Banks	1.12

Jumbo Cert. Add-on	APY
\$50,000 and over	0.05
\$100,000 and over	0.15
\$245,000 and over	0.20

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

See Jumbo Certificate Add-on below.

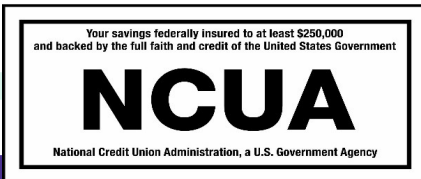
48 Month IRA Cert.	APY
Cooperative Federal	2.40
M&T Bank-Syracuse	0.03
KeyBank-Syracuse	0.05
Bank of America	0.03
Pathfinder Bank	1.10
Average Big Banks	0.89

See Jumbo Certificate Add-on below.

60 Month IRA Cert.	APY
Cooperative Federal	2.65
M&T Bank-Syracuse	0.03
Community Bank	0.90
KeyBank-Syracuse	0.05
Bank of America	0.03
Average Big Banks:	0.69

See Jumbo Certificate Add-on.

See Jumbo Certificate Add-on.



Contact staff for information (315) 471-1116. Credit union rates offered as of 4/2/2026. Rate survey as of 3/16/2026. 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 \$25 on Lucky Savers Certificate. 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

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