

DEPOSIT RATES

Keystone Savings

(Shares)	RATE	APY
\$0-\$5.00	0%	0%
\$5.01-\$49,999.99	0.05%	0.05%
\$50,000 and over	0.10%	0.10%

Keystone Checking

(Share Draft)	RATE	APY
\$0-\$9,999.99	0.00%	0.00%
\$10,000 and over	0.05%	0.05%

Cornerstone Savings*

(Personal Membership Only)	RATE	APY
\$0-\$1,999.99	4.89%	5.00%
\$2,000-\$49,999.99	0.05%	0.05%
\$50,000 and over	0.10%	0.10%

Idaho Medical Savings

(Personal Membership Only)	RATE	APY
\$0-\$5.00	0%	0%
\$5.01-\$49,999.99	0.05%	0.05%
\$50,000 and over	0.10%	0.10%

YOUTH ACCOUNTS

Foundation Savings

(Ages 0-13)	RATE	APY
\$0-\$5.00	0%	0%
\$5.01-\$49,999.99	0.05%	0.05%
\$50,000 and over	0.10%	0.10%

Builder Savings

(Ages 14-17)	RATE	APY
\$0-\$5.00	0%	0%
\$5.01-\$49,999.99	0.05%	0.05%
\$50,000 and over	0.10%	0.10%

Builder Checking

(Ages 14-17)	RATE	APY
\$300-\$9,999.99	0.00%	0.00%
\$10,000 and over	0.05%	0.05%

CAPSTONE SAVINGS

Certificate of Deposit

\$1,000 Minimum

	RATE	EWP	APY
6 Month	3.00%	90	2.98%
1 Year	3.40%	90	3.40%
2 Year	3.00%	90	3.00%
3 Year	2.75%	120	2.75%
4 Year	2.50%	150	2.50%
5 Year	2.25%	180	2.25%

Money Market

	RATE	APY
\$5,000-\$24,999.99	0.499%	0.50%
\$25,000-\$49,999.99	0.749%	0.75%
\$50,000-\$99,999.99	0.997%	1.00%
\$100,000 and over	1.491%	1.50%

***Balances over \$2,000 will continue to earn 5.00% APY only on the portion of the balance up to \$2,000. Any portion of the balance exceeding \$2,000 will earn the disclosed rate listed above.**

APR is Annual Percentage Rate. APY is Annual Percentage Yield.

EWP is Early Withdrawal Penalty and expressed in days.

All rates are accurate as of the approval date below and subject to change after that date.

APPROVED ON: 11/19/25

LOAN RATES

NEW/USED VEHICLE LOAN

NEW - 9 YRS OLD

TERM (MONTHS)	APR AS LOW AS
24-48	5.24%
60	5.74%
72	6.24%

10 YRS & OLDER

TERM (MONTHS)	APR AS LOW AS
24-60	6.50%

RV LOAN

TERM (MONTHS)	APR
24-48	6.49%
60	6.99%
72	7.49%
84	7.99%

PERSONAL LOAN

TERM (MONTHS)	APR
12	9.00%
24	9.50%
36	10.00%
48	10.50%
60	11.00%

HOME LOAN/HELOC

Please contact a loan officer
at **208.466.0916 ext 401**

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EWP is Early Withdrawal Penalty and expressed in days.

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to change after that date.

*Loan interest rates are based on credit worthiness and the terms
of the loan. 5.74 is a promotional rate and subject to certain
restrictions.

Please contact an NCCU loan specialist for more information.

APPROVED ON: 4/13/26