alloya

RatesToday

October 16, 2026

For more information or to place an order, call **800-342-4328**

Overnight Account Rates

Previous Business Day Rates

Active Transaction Acct[1]

Tier	Rate	Mtd
Transaction	1.00%	1.00%

Active Overnight Acct*

Tier	Rate	Mtd
0 - 1 mm	3.20%	3.20%
1 - 5 mm	3.25%	3.25%
5 - 10 mm	3.33%	3.33%
10 - 40 mm	3.64%	3.64%
40+ mm	4.00%	4.00%

Effortless Transaction Acct[2]

Tier	Rate	Mtd
0 - 1 mm	2.98%	2.98%
1 - 5 mm	3.03%	3.03%
5 - 10 mm	3.10%	3.10%
10 - 40 mm	3.38%	3.38%
40+ mm	3.70%	3.70%

Active Excess Balance Account (EBA)

Tier	Rate	Mtd
0 - 1 mm	3.22%	3.22%
1 - 5 mm	3.27%	3.27%
5 - 10 mm	3.35%	3.35%
10 - 40 mm	3.66%	3.66%
40+ mm	4.00%	4.00%

Only established EBA accounts

SimpliCD Rates

Access SimpliCD Rates behind Premier Portfolio (log in required) where you can make investment purchases quickly and easily.

Premier PORTFOLIO

Access the SimpliCD Rate Sheet on Premier View

Fixed Certificate Rates

Term	Rate
3 mo.	4.11%
6 mo.	4.24%
9 mo.	4.37%
1 yr.	4.45%
18 mo.	4.53%
2 yr.	4.74%
30 mo	4.78%
3 yr.	4.83%
4 yr.	4.89%
5 yr.	4.92%

US Treasury Rates

Term	Rate
3 mo.	4.17%
6 mo.	4.33%
1 yr.	4.44%
2 yr.	4.77%
3 yr.	4.86%
5 yr.	4.93%
10 yr.	5.11%
30 yr.	5.44%

CIF Rates**

****Call for CIF rates. Half the interest gets allocated to the NCUF**

Loan Rates

Term	Rate
Settlement	5.08%
Short-term	4.96%
1 mo.	4.74%
3 mo.	4.86%
6 mo.	5.08%
1 yr.	5.19%
2 yr.	5.56%
5 yr.	5.78%

Loans up to 7 days can be advanced through Premier View. Please call for rates on terms up to 10 years. CUSO and under capitalized member rates may vary. All rates are subject to change at any time.

Market Indicators

Item	Rate
Prime Rate	7.00%
Fed Funds Target	3.75% - 4.00%
IORB	3.90%
1 yr CMT	4.49%

Securities will be offered through your ISI Representative of Alloya Investment Servies. ISI is a member FINRA, SIPC

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Shares at Alloya Corporate FCU are federally insured by NCUA up to $250,000 and backed by the full faith and credit of the US Government. For more info visit www.ncua.gov

* Manual Transfer from Transaction Acct required to earn higher rate.

[1] Includes the S011/S022/S062 accounts

[2] Includes the S410 account