

Atrium Rate Sheet

Rates as of June 1, 2025.

Please call 513-974-5179 for official rate quote.



Loans*			APR ¹
Auto Loans			
2022 and Newer	up to 63 months	as low as	5.69%
	64-75 months	as low as	6.29%
	76-84 months	as low as	7.39%
2021 & Older	up to 63 months	as low as	6.49%
	64-75 months	as low as	7.19%
	76-84 months	as low as	8.49%
Boat			
2022 and Newer		as low as	7.69%
2021 and older		as low as	8.49%
Unsecured			
	1-36 months	as low as	10.79%
	37-60 months	as low as	12.89%
Share/Term Secured			
Maximum term 36 months		Dividend Rate + 4%	

***Rates may vary based on credit score, term, and age of collateral. Rates are based on the Wall Street Prime Index and may adjust monthly.

¹ Annual Percentage Rate. Subject to change.

² Annual Percentage Yield. Subject to change.

[†] Minimum of \$100 balance required to earn dividends on savings accounts.

Savings [†]	Rate	APY ²	
Share Savings	0.05%	0.05%	
Sub Share Savings	0.03%	0.03%	
Christmas Club Share Savings	0.03%	0.03%	
Checking	Rate	APY ²	
Checking	0.00%	0.00%	
Regular/IRA Certificates	Rate	Min. Bal.	APY ²
6 Month Share Certificate	3.92%	\$500	4.00%
12 Month Share Certificate	3.97%	\$500	4.05%
24 Month Share Certificate	4.41%	\$500	4.50%

www.atrium4u.org



ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**