



BUSINESS RATE SCHEDULE

Rates Current as of 4/1/2019

NEW

ACCOUNT TYPE	Minimum Opening Balance	Minimum Balance to Earn Stated APY	Dividend Rate	Annual Percentage Yield (APY)
Membership Share	\$5	\$5	0.01%	0.01%
Money Market Account	None	< \$2,500	0.01%	0.01%
		\$2,500-\$24,999	0.03%	0.03%
		\$25,000-\$49,999	0.05%	0.05%
		\$50,000-\$74,999	0.15%	0.15%
		\$75,000-\$99,999	0.15%	0.15%
Money Market Plus Account ¹	None	≥ \$50,000 Qualifications Not Met	1.74% 0.15%	1.75% 0.15%
Business Checking	None	None	0.00%	0.00%
Other Share Account	None	None	0.01%	0.01%

ACCOUNT TYPE	6 Month		12 Month		24 Month		36 Month		60 Month	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
Certificate <i>Minimum deposit \$500</i>	0.60%	0.60%	1.00%	1.00%	1.49%	1.50%	2.67%	2.70%	2.67%	2.70%

APY = Annual Percentage Yield • Printed APYs are expected for the month of April • Rates are subject to change by the Board of Directors
Any fees incurred could reduce the earnings on the account. • Penalties may be imposed for early withdrawal of certificate.

¹To qualify for the Money Market Plus higher dividend rate you must maintain (1) a daily balance of \$50,000 or more to receive an APY of 1.75%, (2) At least one direct deposit (ACH automatic credit transaction) must post and settle to your account, (3) you must open a new checking account or have any existing checking with the Credit Union, and (4) If qualifications are not met, all balances earn 0.15% APY for the entire month.

