



BUSINESS RATE SCHEDULE

Rates Current as of 1/1/2021

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 \$2,500-\$24,999 \$25,000-\$49,999 \$50,000-\$74,999 \$75,000-\$99,999 \$100,000 +	0.01% 0.03% 0.05% 0.15% 0.15% 0.15%	0.01% 0.03% 0.05% 0.15% 0.15% 0.15%
Money Market Plus Account ¹	None	≥ \$50,000 Qualifications Not Met	0.90% 0.15%	0.90% 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>	0.50%	0.50%	0.65%	0.65%	0.80%	0.80%	0.90%	0.90%	1.05%	1.05%

APY = Annual Percentage Yield · Printed APYs are expected for the month of January · 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.

¹ To 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 0.90%, (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.

