

Savings	Dividend Rate	Annual Percentage Rate (APY)	Minimum Balance	
			To Open	Dividend Tiers*
Share Savings, Christmas Club, HSA, and IRA Share				
\$100.00 to \$999.99	0.050%	0.050%	\$ 5.00	\$ 100.00
\$1,000.00 to \$24,999.99	0.100%	0.100%		\$ 1,000.00
\$25,000.00 or more	0.100%	0.100%		\$ 25,000.00
Installment Savings (Monthly deposit to achieve a savings goal)				
12-36 Months	0.200%	0.200%	\$ 25.00	\$ 100.00
37-60 Months	0.498%	0.500%		
Treasure Hunters Savings Accounts (Minor Account Includes former Kids Super Saver and Scottie Saver Accounts)				
\$5.00 to \$24,999.99	0.050%	0.050%	\$ 5.00	\$ 5.00
\$25,000.00 or more	0.100%	0.100%		\$ 25,000.00
Money Market	Dividend Rate	Annual Percentage Rate (APY)	Minimum Balance	
			To Open	Dividend Tiers*
Diamond Money Market and Business Money Market				
\$25,000.00 to \$49,999.99	0.180%	0.180%	\$ 25,000.00	\$ 25,000.00
\$50,000.00 or more	0.200%	0.200%		\$ 50,000.00
Money Market				
\$2,500.00 to \$9,999.99	0.100%	0.100%	\$ 2,500.00	\$ 2,500.00
\$10,000.00 to \$24,999.99	0.100%	0.100%		\$ 10,000.00
\$25,000.00 to \$49,999.99	0.180%	0.180%		\$ 25,000.00
\$50,000.00 or more	0.200%	0.200%		\$ 50,000.00
Checking Products	Dividend Rate	Annual Percentage Rate (APY)	Minimum Balance	
			To Open	Dividend Tiers*
Advantage, Basic, Premier, Fresh Start, College, High School Student, Business and Organizational Checking	0.000%	0.000%	\$ 50.00	N/A
			<i>(\$25 for Student Checking)</i>	
Diamond Checking				
\$15,000.00 to \$24,999.99	0.100%	0.100%	\$ 15,000.00	\$ 15,000.00
\$25,000.00 to \$49,999.99	0.100%	0.100%		\$ 25,000.00
\$50,000 or more	0.100%	0.100%		\$ 50,000.00
Interest Checking & Business Interest Checking				
\$1,500.00 to \$9,999.99	0.100%	0.100%	\$ 1,500.00	\$ 1,500.00
\$10,000.00 to \$24,999.99	0.100%	0.100%		\$ 10,000.00
\$25,000.00 to \$49,999.99	0.100%	0.100%		\$ 25,000.00
\$50,000.00 or more	0.100%	0.100%		\$ 50,000.00
Certificates	Dividend Rate	Annual Percentage Rate (APY)	Minimum Balance	
			To Open	Dividend Tiers*
Treasure Hunter and OMG! Add-on Certificate (Minor Accounts, 12-month term, \$1,000 Max, one per member)	2.960%	3.000%	\$ 50.00	\$ 50.00
Business Certificates (Sole Proprietorship Only)				
12 Months	0.399%	0.400%	\$ 500.00	\$ 500.00
Certificates & IRA Certificates				
6 Months	0.100%	0.100%	\$ 500.00	\$ 500.00
12 Months	0.499%	0.500%		
24 Months	0.648%	0.650%		
36 Months	0.896%	0.900%		
60 Months	1.785%	1.800%		
Diamond Certificates & Diamond IRA Certificates				
6 Months	0.150%	0.150%	\$ 50,000.00	\$ 50,000.00
12 Months	0.549%	0.550%		
24 Months	0.698%	0.700%		
36 Months	0.946%	0.950%		
60 Months	1.834%	1.850%		
Bump Up Certificates & Bump Up IRA Certificates				
24 Months	0.449%	0.450%	\$ 1,000.00	\$ 1,000.00
36 Months	0.598%	0.600%	<i>(\$500 for IRA Certs)</i>	<i>(\$500 for IRA Certs)</i>
60 Months	1.391%	1.400%		
Add On Certificates & IRA's (\$10,000 max, one per member)				
12 Months	0.399%	0.400%	\$ 100.00	\$ 100.00
24 Months	0.549%	0.550%		
36 Months	0.797%	0.800%		
60 Months	1.687%	1.700%		
Liquid Certificates & IRA's				
12 Months	0.100%	0.100%	\$ 1,000.00	\$ 1,000.00
24 Months	0.449%	0.450%	<i>(\$500 for IRA Certs)</i>	<i>(\$500 for IRA Certs)</i>
36 Months	0.598%	0.600%		
60 Months	1.391%	1.400%		
Early Withdrawal Penalty for Certificates 12 months and under is 3 months of dividends. Early Withdrawal Penalty for Certificates over 12 months is 6 months of dividends. Early Withdrawal Penalty may exceed the dividends that have been earned. Early Withdrawal Penalty for Certificates is waived where the death of the member/owner has occurred.			Dividends are paid monthly and can be distributed directly to the Share Certificate, or transferred to another Savings or Checking account.	

* The Daily Balance must be equal or greater than amount listed here to be eligible to earn interest.
Under very low interest rate conditions, the dividend amount could still be \$0.00 if the daily principal balance is too low. Dividends are calculated using Interest=Principal X Interest Rate X Days/365 or 366 Days.
Rates are subject to change at any time.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government NCUA, National Credit Union Administration, a U.S. Government Agency.
For more information go to <https://www.mycreditunion.gov/protect/Pages/SI.aspx>



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