

BUSINESS DIVIDEND RATES Certificate, Savings & Checking Accounts

BUSINESS SAVINGS AND CHECKING

1/1/2019

BUSINESS SAVINGS AND CHECKING ACCOUNTS

	Minimum Balance	Dividend Rate	APY
Business Savings	\$0	0.10%	0.10%
Business Standard Checking		—	—
Business Dividend Checking	\$0-\$9,999	—	—
	\$10,000-\$24,999	0.05%	0.05%
	\$25,000-\$49,999	0.05%	0.05%
	\$50,000 and above	0.05%	0.05%

BUSINESS MONEY MARKET ACCOUNTS

	Minimum Balance	Dividend Rate	APY
	\$0 to \$2,499	—	—
	\$2,500 to \$9,999	0.15%	0.15%
	\$10,000 to \$24,999	0.15%	0.15%
	\$25,000 to \$49,999	0.15%	0.15%
	\$50,000 to \$99,999	0.20%	0.20%
	\$100,000 and above	0.20%	0.20%

BUSINESS TERM CERTIFICATES

BUSINESS CERTIFICATE ACCOUNTS

Term	\$2,000-\$9,999		\$10,000-\$99,999		\$100,000+	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
3 month	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%
6 month	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%
12 month	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%
24 month	1.05%	1.05%	1.10%	1.10%	1.15%	1.15%
36 month	1.44%	1.45%	1.49%	1.50%	1.54%	1.55%
48 month	1.79%	1.80%	1.84%	1.85%	1.89%	1.90%
60 month	2.18%	2.20%	2.23%	2.25%	2.28%	2.30%

APY=Annual Percentage Yield. All rates and yields are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice. Certificate accounts with a specific term earn the opening APY until the end of the term, unless otherwise specified. All certificate APYs assume dividends remain on deposit until maturity. Withdrawals, penalties and fees may reduce principal and earnings. Penalties will apply for early withdrawals. All rates, terms, services and conditions are subject to change without notice. Certificate will automatically renew into like term at the prevailing dividend rate. Federally insured by NCUA

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