

DIVIDEND RATES Certificate, Savings & Checking Accounts

SAVINGS AND CHECKING

12/1/2018

SAVINGS AND CHECKING ACCOUNTS

| | Minimum Balance | Dividend Rate | APY |
|-----------------------|--------------------|---------------|-------|
| Savings | \$0 | 0.10% | 0.10% |
| Easy Checking | | — | — |
| Teen Checking | | — | — |
| Smart Checking | \$0-\$499 | — | — |
| | \$500-\$9,999 | 0.05% | 0.05% |
| | \$10,000-\$24,999 | 0.05% | 0.05% |
| | \$25,000-\$49,999 | 0.05% | 0.05% |
| | \$50,000 and above | 0.05% | 0.05% |

Easy Checking: \$25 minimum opening balance and is free with eStatements. Otherwise, a \$2 monthly fee applies.

Smart Checking: \$100 minimum opening balance and is free with monthly direct deposit of at least \$500 or average daily balance of \$1,500 or more. Otherwise, a \$7 monthly fee applies.

RETIREMENT AND EDUCATIONAL SAVINGS ACCOUNTS

| | Minimum Balance | Dividend Rate | APY |
|-------------------|-----------------------------|---------------|-------|
| Retirement | Traditional and SEP IRAs | \$0 | 0.10% |
| | Roth IRA | | 0.10% |
| Education | Coverdell Education Savings | 0.10% | 0.10% |

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% |

HIGH YIELD MONEY MARKET ACCOUNTS

| | Minimum Balance | Dividend Rate | APY |
|--|------------------------|---------------|-------|
| | \$0 to \$24,999 | 0.20% | 0.20% |
| | \$25,000 to \$49,999 | 0.25% | 0.25% |
| | \$50,000 to \$99,999 | 0.30% | 0.30% |
| | \$100,000 to \$224,999 | 0.35% | 0.35% |
| | \$225,000 and above | 0.40% | 0.40% |

Minimum opening balance of \$25,000 and is free with an average daily balance of \$25,000 or more each month. Otherwise, a \$15 monthly fee applies.

CLUB SAVINGS ACCOUNTS

| | Minimum Balance | Dividend Rate | APY |
|-----------------------------------|--------------------|---------------|-------|
| Summer & Holiday Saver | w/ Direct Deposit | \$0 | 0.50% |
| | w/o Direct Deposit | | 0.25% |

TERM CERTIFICATES

Certificate Promo

| | \$2,000-\$10,000 | | \$10,001-\$99,999 | | \$100,000+ | |
|-----------------------------|------------------|-------|-------------------|-------|---------------|-------|
| | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 14-Month Certificate | 2.23% | 2.25% | 2.23% | 2.25% | 2.23% | 2.25% |

Offer for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household.

| | \$2,000-\$10,000 | | \$10,001-\$99,999 | | \$100,000+ | |
|-----------------------------|------------------|-------|-------------------|-------|---------------|-------|
| | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 30-Month Certificate | 2.96% | 3.00% | 2.96% | 3.00% | 2.96% | 3.00% |

Offer for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household.

CERTIFICATE AND IRA 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% |
| 18 month | 0.70% | 0.70% | 0.75% | 0.75% | 0.80% | 0.80% |
| 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 a like term at the prevailing dividend rate.

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Your success is our bottom line.



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