

DIVIDEND RATES Certificate, Savings & Checking Accounts

SAVINGS AND CHECKING

1/1/2019

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.

Federally insured by NCUA

Your success is our bottom line.



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