

Savings				
	Variable Dividend Rate	Annual Percentage Rate (APY)	Minimum Balance To Open	Dividend Tiers*
Regular Share, Club, HSA, HSF and IRA Share Accounts				
\$100.00 to \$999.99	0.050%	0.050%		\$100.00
\$1,000.00 to \$24,999.99	0.100%	0.100%	\$5.00	\$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	0.499%	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				
	Variable 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	0.200%	0.200%	\$25,000.00	\$25,000.00
\$50,000.00 or more	0.250%	0.250%		\$50,000.00
Money Market				
\$2,500.00 to \$9,999.99	0.100%	0.100%		\$2,500.00
\$10,000.00 to \$24,999.99	0.150%	0.150%	\$2,500.00	\$10,000.00
\$25,000.00 to \$49,999.99	0.200%	0.200%		\$25,000.00
\$50,000.00 or more	0.250%	0.250%		\$50,000.00
Tax Impound Escrow Share Escrow Accounts				
\$0.01 or more	1.982%	2.000%	\$0.01	N/A
Checking Products				
	Variable 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 ((\$25 for Student Checking))	N/A
Diamond Checking				
\$15,000.00 to \$24,999.99	0.100%	0.100%		\$15,000.00
\$25,000.00 to \$49,999.99	0.100%	0.100%	\$15,000.00	\$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
\$10,000.00 to \$24,999.99	0.100%	0.100%	\$1,500.00	\$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				
	Variable 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	0.648%	0.650%	\$500.00	\$500.00
Certificates & IRA Certificates				
6 Months	0.449%	0.450%		
12 Months	0.648%	0.650%		
24 Months	0.847%	0.850%	\$500.00	\$500.00
36 Months	0.995%	1.000%		
60 Months	1.834%	1.850%		
Diamond Certificates & Diamond IRA Certificates				
6 Months	0.499%	0.500%		
12 Months	0.698%	0.700%		
24 Months	0.896%	0.900%	\$50,000.00	\$50,000.00
36 Months	1.045%	1.050%		
60 Months	1.884%	1.900%		
Bump Up Certificates & Bump Up IRA Certificates				
(\$500 Minimum for IRA Certs)				
24 Months	0.648%	0.650%		
36 Months	0.797%	0.800%	\$1,000.00	\$1,000.00
60 Months	1.440%	1.4500%		
Add On Certificates & IRA's				
(\$10,000 max Certificate Amount. Limit one Add On Certificate per member)				
12 Months	0.549%	0.550%		
24 Months	0.747%	0.750%	\$100.00	\$100.00
36 Months	0.896%	0.900%		
60 Months	1.736%	1.750%		
Liquid Certificates & IRA's				
(\$500 Minimum for IRA Certs)				
12 Months	0.549%	0.550%		
24 Months	0.648%	0.650%	\$1,000.00	\$1,000.00
36 Months	0.698%	0.700%		
60 Months	1.440%	1.450%		

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 owned by the member.

* 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.mycrreditunion.gov/protect/Pages/SI.aspx>



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