



Schedule of Deposit Rates

Share Account (Savings)

<u>Avg. Daily Balance</u>	<u>Dividend Rate (APR)</u>	<u>Annual Yield (APY)</u>
	0.15%	0.15%

Share Draft Account (Checking)

<u>Avg. Daily Balance</u>	<u>APR</u>	<u>APY</u>
\$500 and over	0.05%	0.05%

Money Market Account

<u>Avg. Daily Balance</u>	<u>ARP</u>	<u>APY</u>
\$2,500-\$9,999	0.30%	0.30%
\$10,000-\$24,999	0.35%	0.35%
\$25,000 and over	0.40%	0.40%

Christmas Club Account

<u>Avg. Daily Balance</u>	<u>APR</u>	<u>APY</u>
	0.25%	0.25%

Roth, Educational, Traditional IRA's

<u>Avg. Daily Balance</u>	<u>APR</u>	<u>APY</u>
	1.95%	1.96%

Share Certificates (Certificates of Deposit)

<u>Term</u>	<u>Minimum Deposit</u>	<u>APR</u>	<u>APY</u>
6 months	\$1,000	1.30%	1.31%
12 months	\$1,000	1.85%	1.86%
24 months	\$1,000	2.25%	2.27%

Jumbo Share Certificates (Jumbo Certificates of Deposit)

<u>Term</u>	<u>Minimum Deposit</u>	<u>APR</u>	<u>APY</u>
6 months	\$10,000	1.40%	1.40%
12 months	\$10,000	1.95%	1.96%
24 months	\$10,000	2.35%	2.37%

*The rates appearing on the rate schedule are accurate and effective for deposit accounts as of 01/30/2019 and subject to change without notice. If you have any questions or require current rate information on your accounts, please call the Credit Union at 210-353-2376