



## 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>
	1.80%	1.81%

### Share Certificates (Certificates of Deposit)

<u>Term</u>	<u>Minimum Deposit</u>	<u>APR</u>	<u>APY</u>
6 months	\$1,000	1.15%	1.16%
12 months	\$1,000	1.70%	1.71%
24 months	\$1,000	2.05%	2.07%

### Jumbo Share Certificates (Jumbo Certificates of Deposit)

<u>Term</u>	<u>Minimum Deposit</u>	<u>APR</u>	<u>APY</u>
6 months	\$10,000	1.25%	1.26%
12 months	\$10,000	1.80%	1.81%
24 months	\$10,000	2.15%	2.17%

\*The rates appearing on the rate schedule are accurate and effective for deposit accounts as of 11/28/18 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