

## Business Rate Schedule

Savings and Checking:	Minimum Opening Deposit	Dividend Rate	Variable Annual Percentage Yield
Business Savings Account Club Account Grow Business Checking Account High Yield Business Checking Account			
<b>High Yield Business Checking<sup>1</sup></b>			
<b>Tiered Rates:</b>	Dividend Rate	Variable Annual Percentage Yield	
Balances under \$ 10,000.00			
Balances \$10,000.00 to \$24,999.99			
Balances \$25,000.00 to \$49,999.99			
Balances \$50,000.00 and more			
<b>Money Market Account (MMA)</b>			
<b>Tiered Rates:</b>	Dividend Rate	Variable Annual Percentage Yield	
Balances up to \$24,999.99			
Balances of \$25,000 - \$49,999.99			
Balances of \$50,000 - \$99,999.99			
Balances of \$100,000 - \$249,999.99			
Balances of \$250,000 - \$499,999.99			
Balances of \$500,000 and up			
<b>Certificate Account<sup>2</sup></b>	<b>Balances \$500 - \$99,999.99</b>	<b>Balances \$100,000+</b>	
<b>Terms:</b>	Dividend Rate	Annual Percentage Yield	Dividend Rate      Annual Percentage Yield
6 to 11 Months			
12 to 17 Months			
18 to 23 Months			
24 to 29 Months			
30 to 35 Months			
36 to 47 Months			
48 to 59 Months			
60 Months			

The Annual Percentage Yields (APY) are accurate as of ( 12/01/2024 ) and are subject to change without notice. The APY may change after the account is opened (does not include certificate accounts). Fees could reduce earnings. A penalty will be imposed for early withdrawals on certificate accounts. Please contact the Credit Union at 800-839-6328 for current rates.

**<sup>1</sup>High Yield Business Checking Account**

This is a variable tiered rate account. The APYs quoted are subject to change. The APY may change after the account is opened. Fees could reduce earnings on the account. If the average daily balance falls below \$10,000, a \$15 monthly fee will be charged.

Dividends will be compounded every month. Dividend will be credited to your account every month.

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**<sup>2</sup>Certificate Accounts**

The APYs are subject to change. Fees could reduce earnings on the account. A penalty will be imposed for early withdrawals. If the Account is opened with \$100,000 or more, you must maintain a daily balance of \$100,000 in your Account each day to obtain the disclosed APY. If the Account is opened with less than \$100,000, you must maintain a minimum daily balance of \$500.00 in your Account each day to obtain the disclosed APY. If your Account falls below the minimum balance requirements, your Account will be closed.

**Accrual Dividends on Noncash Deposits** – Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

**Debit Card Point of Sale Transaction Limitation**-Maximum spending limit is \$3,000 daily.

Insured by NCUA