



Insured by NCUA

CURRENT RATES

Effective 01/23/2019

		Rate	Annual Percentage Yield	Balance Computation	Calculated / Credited	Compound Frequency
Savings Accounts		Balance to Earn Stated APY				
Savings (01)	\$100.01	0.250%	0.250%	Average Daily	Monthly	Monthly
Savings (02, 03)	\$0.01					
VISA Secured (05)						
Christmas Club (08)						
Checking Accounts						
Basic (77)		N/A	N/A	N/A	N/A	N/A
Spark (73)	Balance to Earn Stated APY			Average Daily	Monthly	Monthly
	\$0.01 - \$1,000.00	1.980%	2.000%			
	\$1,000.01 & above	0.050%	0.050%			
Student (74)	\$0.01	0.050%	0.050%			
Interest (75, 76)						
Money Market Account (79)						
Balance to Earn Stated APY	\$0 - \$2,499.99	0.250%	0.250%	Daily	Monthly	Daily
	\$2,500.00 - \$9,999.99	0.250%	0.250%			
	\$10,000.00 - \$24,999.99	0.300%	0.300%			
	\$25,000.00 - \$49,999.99	0.600%	0.601%			
	\$50,000 & above	0.600%	0.601%			
IRA Accounts		Balance to Earn Stated APY				
Traditional (81)	\$0.01	0.500%	0.500%	Average Daily	Monthly	Monthly
Traditional Conversion (83)						
Traditional Beneficiary (84)						
Roth Beneficiary (85)						
Education (87)						
Roth (88)						
Roth Conversion (89)						
Certificate Accounts						
6-Month (60)		1.150%				None
Jumbo (56)		*to be quoted*		Average Daily	Monthly	Monthly
1 year (61)	Traditional IRA (84) Roth IRA (83)	1.150%	1.156%			
2 years (63)		1.400%	1.409%			
3 years (64)		1.600%	1.612%			
4 years (65)		1.300%	1.308%			
5 years (66)		1.500%	1.510%			

ACCOUNT INFORMATION

Account Limitations	For all Savings Accounts, Christmas Club Accounts, and Money Market Accounts: No more than six withdrawals/transfers permitted per month from the account to another account at the credit union, or to a third party, when made by telephone, fax, or personal computer, or made by preauthorized or automatic payment.							
Balance Requirements	Account Type		Balance to Open	Share 01 Required	Minimum Daily Balance	Early Withdrawal Penalty		Automatically Renewable
						One (1) year or less	More than one (1) year	
	SAVINGS	Savings (01)	\$5.00					
		Savings (02, 03)						
		VISA Secured (05)		YES				
		Christmas Club (08)						
	CHECKING	Basic (77)	\$100.00		\$500.00			
		Spark (73)		YES				
		Student (74)						
		Interest (75, 76)						
	MONEY MARKET	Money Market (79)	\$2,500.00	YES				
	IRA	Traditional (81)	\$5.00					
		Traditional Conversion (83)		YES				
		Traditional Beneficiary (84)						
		Roth Beneficiary (85)						
Education (87)								
Roth (88)								
CERTIFICATES	6-Month (60)	\$1,000.00			31 days	90 days	5 days grace	
	1 year (61)							
	2 years (63)							
	3 years (64)	\$500.00						
	4 years (65)							
	5 years (66)							
	Traditional IRA (82)	\$5,000.00			None	None		
	Roth IRA (86)				31 days	90 days		
Jumbo (56)	\$100,000.00							
Christmas Club Accounts	During the first week of November, accounts with balances over \$15 will have the funds transferred to the member's Credit Union checking account. If there is not a checking account, funds will be transferred to the Savings (01) account.							
Certificate & IRA Certificate Accounts - Early Withdrawal Penalty	<p>Type of Rate: FIXED PER TERM. Additional Deposits: NOT ALLOWED. Withdrawal Interest/Principal: ALLOWED. The credit union may impose a penalty if any of the principal is withdrawn before the maturity date. The penalty is calculated as a forfeiture of part of the interest. The penalty is based on interest earned and on the amount withdrawn and will not reduce principal.</p> <p><u>Exceptions to Penalties:</u> It is an option of the credit union to pay the account before maturity without imposing an early withdrawal penalty.</p>							
Certificate and IRA Certificate Accounts - Renewal Policy	For all Regular, Jumbo, IRA, and Special Rate certificate accounts, the maturing certificate will automatically renew for the same or next shorter term upon maturity. For all auto renew accounts, there is a five (5) business day grace period after maturity in which to withdraw funds from the certificate without being charged an early withdrawal penalty. For Jumbo and IRA Certificates, interest can either be transferred to another account at the Credit Union or paid by check.							
Interest – Certificate Accounts	The Annual Percentage Yield is based on the assumption that the principal and interest will remain on deposit until maturity. A withdrawal of either principal or interest will reduce earnings. The interest period begins on the first and ends on the last calendar day of the interest period. If the certificate is closed prior to accrued interest being paid, interest payments will be paid. For all certificate accounts, the rate will be fixed and will be in effect for the entire term of the certificate.							
Interest – Savings, Checking and IRA Accounts	<p>Interest is determined by the Credit Union Board of Directors and is subject to change.</p> <p>The interest period begins on the first calendar day and ends on the last calendar day of the interest period. Interest is calculated on the average daily balance in the account. Interest is paid to the account on the last day of the interest period.</p>							