



January 1, 2019

savings account and dividend rates

Prospective Dividend Rates & Annual Percentage Yields (APYs)

SAVINGS ACCOUNTS	Minimum Balance	APY*				
Share Savings	\$25	0.05%				
Holiday Account (Funds dispersed Oct. 31)	\$25	0.05%				
Youth Account (Open to kids up to age 17)	\$25	0.05%				
Organization Account (Ex. Girl Scouts, Rotary Club)	\$25	0.05%				
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)						
Traditional	\$50	0.10%				
Education	\$50	0.10%				
IRA	\$50	0.10%				
MONEY MARKET SHARE SAVINGS**						
	\$2,500 to \$9,999.99	0.10%				
	\$10,000+	0.10%				
SHARE AND IRA CERTIFICATES***						
Minimum \$1,000	6 Months	12 Months	24 Months	36 Months	48 Months	60 Months
APY*	0.57%	1.47%	1.67%	1.87%	2.17%	2.27%

*APY = Annual Percentage Yields.

**Up to 6 withdrawals per month; Minimum deposit \$2,500. Fees or other conditions could reduce annual percentage yields. Dividend rates variable; they are subject to change without notice.

***The above Share and IRA Certificate dividend rates and annual percentage yields (APYs) are accurate as of the last dividend declaration date January 1, 2019. APYs are paid at maturity only. A penalty will apply for early withdrawal. Your share savings in this Credit Union are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



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