

**savings account
and dividend rates**



**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%

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%

*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 April 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.

†APY = Annual Percentage Yield and reflects the dividend earned when money is left on deposit for one year. 1,000 minimum deposit required for all certificates. All savings insured up to at least \$250,000 by the NCUA, an agency of the federal government.