



June 1, 2019

# savings account and dividend rates

## Prospective Dividend Rates & Annual Percentage Yields (APYs)

### SHARE AND IRA CERTIFICATES\*\*\*

Minimum \$1,000 APY*	6 Months	12 Months	24 Months	36 Months	48 Months	60 Months
	0.57%	1.47%	1.67%	1.87%	2.17%	2.27%

### 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)

	Minimum Balance	APY*
Traditional	\$50	0.10%
Education	\$50	0.10%
IRA	\$50	0.10%

### MONEY MARKET SHARE SAVINGS\*\*

	Minimum Balance	APY*
	\$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 June 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.



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