

This supplement is incorporated into, becomes a part of and should be attached to your Truth in Savings Disclosure and Master Membership Agreement and Disclosures meant to be interpreted together. The dividend rate and Annual Percentage Yield (APY) shown in this disclosure have been offered within the most recent seven (7) calendar days and were accurate as of the effective date. Please contact the Credit Union to obtain current rate information.

Effective Date:

RATE AND BALANCE INFORMATION – SAVINGS AND CHECKING ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividend Compounding & Crediting	Dividend Period	Minimum Opening Deposit	Minimum Balance to Earn the Stated APY	Minimum Balance to Avoid a Service Fee
Prime Savings							
❖ \$500.00 to \$4,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.05 %	0.05 %					
Premier Savings							
❖ \$0.00 to \$24,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$25,000.00	\$25,000.00	–
❖ \$25,000.00 to \$49,999.99	1.24 %	1.25 %					
❖ \$50,000.00 to \$99,999.99	1.49 %	1.50 %					
❖ \$100,000.00 to \$249,999.99	1.74 %	1.75 %					
❖ \$250,000.00 and greater	1.99 %	2.00 %					
Universal Savings							
❖ \$500.00 to \$4,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.05 %	0.05 %					
Youth Savings	0.05 %	0.05 %	Quarterly	Quarterly (calendar)	\$1.00	\$5.00	–
UTMA Savings	0.05 %	0.05 %	Quarterly	Quarterly (calendar)	\$1.00	\$5.00	–
IRA Savings							
❖ \$250.00 to \$999.99	0.00 %	0.00 %	Monthly	Monthly (calendar)	–	\$250.00	–
❖ \$1,000.00 to \$9,999.99	1.00 %	1.00 %					
❖ \$10,000.00 to \$24,999.99	1.24 %	1.25 %					
❖ \$25,000.00 and greater	1.49 %	1.50 %					
Premier IRA Savings							
❖ \$0.00 to \$24,999.99	0.00 %	0.00 %	Monthly	Monthly (calendar)	\$25,000.00	\$25,000.00	–
❖ \$25,000.00 to \$49,999.99	1.99 %	2.00 %					
❖ \$50,000.00 to \$99,999.99	2.48 %	2.50 %					
❖ \$100,000.00 to \$249,999.99	2.72 %	2.75 %					
❖ \$250,000.00 and greater	2.97 %	3.00 %					
Trust Savings							
❖ \$500.00 to \$4,999.99	0.00 %	0.00 %	Quarterly	Quarterly (calendar)	\$1.00	\$500.00	–
❖ \$5,000.00 and greater	0.05 %	0.05 %					
Holiday Club	0.05 %	0.05 %	Quarterly	Quarterly (calendar)	\$1.00	\$1.00	–
Money Market Account							
❖ \$1,000.00 to \$9,999.99	0.50 %	0.50 %	Quarterly	Quarterly (calendar)	\$1,000.00	\$1,000.00	–
❖ \$10,000.00 to \$24,999.99	0.75 %	0.75 %					
❖ \$25,000.00 and greater	1.00 %	1.00 %					
Premier Checking							
❖ \$0.00 to \$2,499.99	0.00 %	0.00 %	Monthly	Monthly (calendar)	\$500.00	–	\$500.00
❖ \$2,500.00 and greater	1.00 %	1.00 %					

