

# BUSINESS RATES: 11/1/23



CLEAR FORM

## SHARE SAVINGS

Type	Dividend Rate	APY	Minimum
Prime Share Savings	.06%	.06%	\$100
High Yield Money Market <sup>1</sup>	.06%	.06%	<\$2,500
High Yield Money Market	.08%	.08%	\$2,500
High Yield Money Market	.11%	.11%	\$10,000
High Yield Money Market	.14%	.14%	\$25,000
High Yield Money Market	.19%	.19%	\$50,000

<sup>1</sup>Minimum to open account \$1,000. \$10 fee per month for daily balances below \$1,000.

## PREMIUM MONEY MARKET<sup>3</sup> - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
Premium Money Market	1.366%	1.375%	\$10,000
Premium Money Market	2.716%	2.750%	\$100,000
Premium Money Market	4.049%	4.125%	\$250,000

<sup>3</sup>Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000. uChoose Rewards cannot be used to increase the rates on the Premium Money Market accounts.

## SHARE CERTIFICATE<sup>2</sup> - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
91 Days	1.788%	1.80%	\$500
182 Days	1.887%	1.90%	\$500
275 Days With Add-On Option	1.936%	1.95%	\$500
1 Year	2.231%	2.25%	\$500
18 Months	2.329%	2.35%	\$500
2 Years	2.575%	2.60%	\$500
30 Months	2.624%	2.65%	\$500
3 Years	2.722%	2.75%	\$500
4 Years	2.820%	2.85%	\$500
5 Years	2.967%	3.00%	\$500
15 Months CD Special <sup>5</sup>	4.909%	5.00%	\$500

<sup>2</sup>Rates are for new share certificates only and require \$500 minimum. Penalty will or may be imposed for early withdrawal. Other restrictions may apply.

<sup>5</sup>Not available for IRA funds.

## LOAN RATES

Rate	Payment Amount	Product	Other
12.9% APR <sup>4</sup>	\$25.00	Business Visa <sup>®</sup> Platinum	Earn Reward Points. No Annual Fees.

<sup>4</sup>Rates are anticipated and subject to change without notice. Other restrictions may apply.

## BUSINESS CHECKING

Type	Rate	APY <sup>5</sup>	New Account Setup Charge	Monthly Checking Charge	Minimum Average Daily Balance To Waive Monthly Checking Charge	Earn Dividends	Minimum Average Daily Balance To Earn Dividends	Free Item Limit <sup>6</sup>	Per Item Charge Over Limit
Business Checking	0.01%	0.01%	\$ 25.00	\$ 0.00	N/A	Yes	\$2,500	300	\$ 0.15
Nonprofit Checking			\$ 0.00	\$ 0.00	N/A	Yes	\$2,500	Unlimited	N/A

Other Benefits: Business Debit Card, Business Visa<sup>®</sup> Platinum, eStatements, Online Banking, Mobile Banking, Merchant Services, Bill Pay<sup>7</sup>

<sup>5</sup>An earnings credit will be calculated on the collected average daily balance. The earnings rate is determined monthly by the credit union. Charges are subtracted from the earnings credit. A negative net difference will result in a net charge for that statement cycle. A positive net difference results in no charges for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement.

<sup>6</sup>An item is a cashed or deposited check, a check written from your business account, an ACH deposit or withdrawal from your account, or a deposit made to your account.

<sup>7</sup>Bill Pay is \$15 per month for business accounts.