

# Variable Rate Savings Accounts

Rates effective as of 8/1/2018

Rates and APYs are effective as of the date above

All rates are reviewed weekly and could change at anytime at the Credit Union discretion.

Type	Minimum Balance to Open	Average Daily Balance required to obtain the Annual Percentage Yield	Dividend Rate (APR)	Annual Percentage Yield (APY)
Savings <small>Par Value of Shares For membership</small>	\$6.00	\$100.00	0.05%	0.05%
		\$500.00	0.05%	0.05%
		\$5,000.00	0.10%	0.10%
Escrow <small>(SFCU mortgages)</small>	None	None	0.05%	0.05%
Christmas Club	None	None	0.05%	0.05%
Money Management	\$2,500.00	\$2,500.00	0.10%	0.10%
		\$5,000.00	0.15%	0.15%
		\$10,000.00	0.20%	0.20%
Insurance	None	None	0.05%	0.05%
Vacation Club	None	None	0.05%	0.05%
Tax Club	None	None	0.05%	0.05%
Checking	None	None	0.00%	0.00%
Business Non-Dividend Escrow Account		None	0.00%	0.00%

Per Value of Shares: Minimum required to open any account is the purchase of a \$5.00 par value of share in the Credit Union.  
Fees: There is a \$1.00 non-refundable membership fee when a savings account is opened.

# Regular Certificates

Web Updated 1 / 11 / 2019

Type of Certificate	Term	Minimum Balance required to open and obtain the Annual Percentage Yield	Dividend Rate (APR)	Annual Percentage Yield (APY)
Regular Fixed Rate	91 Day	\$1,000.00	0.50%	0.49%
	6 Month	\$1,000.00	0.60%	0.60%
	9 Month	\$1,000.00	0.70%	0.71%
	12 Month	\$500.00	0.85%	0.85%
	18 Month	\$500.00	0.95%	0.95%
	24 Month	\$500.00	1.10%	1.11%
	30 Month	\$500.00	1.20%	1.21%
	36 Month	\$500.00	1.30%	1.31%
	48 Month	\$500.00	1.80%	1.82%
Variable Rate Adjustment	12 Month	\$10,000.00	0.85%	0.85%
	24 Month	\$10,000.00	1.10%	1.11%
	36 Month	\$10,000.00	1.30%	1.31%

Once a Variable Rate Adjustable certificate is opened, the rate will only change upon your written request. The 12 month will allow for 1 change and the 24 or 26 month will allow for 2 changes. The APY is based on an assumption that dividends will remain on deposit until maturity.

Dividends are calculated by the average daily balance method. A penalty will be imposed if a withdrawal is done prior to the maturity date. The penalty could result in a deduction of principal.

All certificates are subject to the following dividend penalties.

- Terms of 91 days, 6 months, 9 months and 12 months are subject to a 30 day penalty of dividends.
- Terms of 18 months and 24 months are subject to a 90 penalty of dividends.
- Terms of 30 months, 36 months and 48 months are subject to a 190 day penalty of dividends.

When opening a certificate certain restrictions apply, see Par Value of Share and Fees above,

- As about "Jumbo Certificates" for deposits of \$100,000.00 or more.

# IRA Certificates

Web Updated 1 / 11 / 2019

Type	Term	Minimum Balance required to open and obtain the Annual Percentage Yield	Dividend Rate (APR)	Annual Percentage Yield (APY)
Traditional IRA Fixed Rate	IRA Savings	\$5.00	0.05%	0.05%
	91 Day	\$1,000.00	0.50%	0.49%
	6 Month	\$1,000.00	0.60%	0.60%
	9 Month	\$1,000.00	0.70%	0.71%
	12 Month	\$500.00	0.85%	0.85%
	18 Month	\$500.00	0.95%	0.95%
	24 Month	\$500.00	1.10%	1.11%
	30 Month	\$500.00	1.20%	1.21%
	36 Month	\$500.00	1.30%	1.31%
	48 Month	\$500.00	1.80%	1.82%
Roth IRA Fixed Rate	IRA Savings	\$5.00	0.05%	0.05%
	91 Day	\$1,000.00	0.50%	0.49%
	6 Month	\$1,000.00	0.60%	0.60%
	9 Month	\$1,000.00	0.70%	0.71%
	12 Month	\$500.00	0.85%	0.85%
	18 Month	\$500.00	0.95%	0.95%
	24 Month	\$500.00	1.10%	1.11%
	30 Month	\$500.00	1.20%	1.21%
	36 Month	\$500.00	1.30%	1.31%
	48 Month	\$500.00	1.45%	1.46%

Payroll Deductions available on IRA Savings/No set up fee or maintenance fees. We accept Rollovers, Direct Rollovers and Qualified Retirement Plans and Direct Transfer Contributions.  
 There will be no dividend penalty on IRA Certificates in the IRA owner is 59 1/2 years of age or older.  
 There are no dividend penalties on the IRA Savings Account.

# Coverdell Education Savings Account

Web Updated 1 / 11 / 2019

Type	Term	Minimum Balance required to open and obtain the Annual Percentage Yield	Dividend Rate (APR)	Annual Percentage Yield (APY)
Fixed Rate	Savings	\$5.00	0.05%	0.05%
	91 Day	\$500.00	0.50%	0.49%
	6 Month	\$500.00	0.60%	0.60%
	9 Month	\$500.00	0.70%	0.71%
	12 Month	\$500.00	0.85%	0.85%
	18 Month	\$500.00	0.95%	0.95%
	24 Month	\$500.00	1.10%	1.11%
	30 Month	\$500.00	1.20%	1.21%
	36 Month	\$500.00	1.30%	1.31%
	48 Month	\$500.00	1.80%	1.82%

There are no dividend penalties on the Coverdell Education Savings Account