

## CHECKING

Effective date: 5/4/2018

CHECKING			
Minimum to Open	Minimum to Earn Dividend	Dividend Rate	APY
<b>DirectConnect Checking</b>			
\$25 or more	\$68	0.10%	0.10%
<b>Special Privileges Checking</b>			
\$25 or more	\$68	0.10%	0.10%
<b>Free Incredible Interest Checking<sup>1</sup></b>			
\$25 or more	\$3-\$15,000	2.97%	3.01%
	\$15,001 or more	0.10%	0.10%
<b>Premium Perks Checking</b>			
\$25 or more	\$68 - \$4,999.99	0.10%	0.10%
	\$5,000 or more	0.15%	0.15%
<b>Remarkable Rewards Checking<sup>2</sup></b>			
\$25 or more	\$6 - \$25,000	1.24%	1.25%
	\$25,001 or more	0.25%	0.25%

APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Membership requirements apply.

<sup>1</sup>APY - Annual Percentage Yield. Rates are subject to change and may change without notice. \$25.00 minimum to open. To obtain the stated APY the monthly qualifications must be met. Monthly qualifications include: 15 debit card point of sale (POS) transactions must post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle), access your account through online banking at least once per qualification cycle, receive your monthly statement electronically, and receive at least one direct deposit or ACH debit monthly. Monthly qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous - no weekend processing). Balances up to \$15,000 receive an APY of 3.01% and balances over \$15,000 earn 0.10% on the portion of the balance over \$15,000 if qualifications are met. An APY of 0.05% applies to all balances if qualifications are not met. This account may not to be used for commercial purposes. Membership requirements apply.

<sup>2</sup>(No longer Offered) Deposit Interest rate tiers are as follows: 1.25% APY applies to balances of \$.01 - \$25,000 and .25% APY applies to balances over \$25,000 as long as all qualifications are met per qualification cycle. 0.10% APY applies to all balances if qualifications are not met. Qualifications: must have 10 debit card point of sale transactions post and settle to your account per qualification cycle, receive your monthly statement electronically and receive at least one direct deposit or ACH debit monthly. No minimum balance required. No monthly service charge. Available to personal accounts only. Unlimited ATM fee refunds per cycle when qualifications are met. See an MSR for qualification details.

## SAVINGS

Effective date: 1/7/2019

Savings			
Minimum to Open	Minimum to Earn Dividend	Dividend Rate	APY
<b>Club Accounts</b>			
\$25 or more	\$68	0.10%	0.10%
<b>Regular Savings</b>			
\$25 or more	\$68	0.10%	0.10%
<b>A+ Savings<sup>4</sup></b>			
\$25 or more	\$68	0.10%	0.10%
<b>Sterling Set<sup>4</sup></b>			
\$25 or more	\$68 - \$1,999.99	0.10%	0.10%
	\$2,000 or more	0.15%	0.15%
<b>Premium Savings</b>			
\$25 or more	\$46 - \$49,999.99	0.15%	0.15%
	\$50,000 or more	0.35%	0.35%
<b>Incredible Interest Savings<sup>1</sup></b>			
\$25 or more	\$7 - \$250,000	1.00%	1.00%
	\$250,001 or more	0.10%	0.10%
<b>Incredible Interest Money Market Account<sup>2</sup></b>			
\$25,000	\$27 - \$250,000	2.47%	2.50%
	\$250,001 or more	0.25%	0.25%
<b>Premium Money Market Account<sup>3</sup></b>			
\$1,000	\$68 - \$49,999.99	0.25%	0.25%
	\$50,000 or more	0.40%	0.40%

APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Membership requirements apply.

<sup>1</sup>APY - Annual Percentage Yield. Rates are subject to change and may change without notice. \$25.00 minimum to open. To obtain the stated APY the Incredible Interest Checking monthly qualifications (listed above) must be met. Balances up to \$250,000 receive an APY of 1.00% and balances over \$250,000 earn 0.10% APY on the portion of the balance over \$250,000 if qualifications are met. An APY of 0.05% applies to all balances if qualifications are not met. This account may not be used for commercial purposes and there is a limit one account per Social Security Number. You must have an Incredible Interest Checking account in order to open an Incredible Interest with Savings account. Membership requirements apply.

<sup>2</sup>APY - Annual Percentage Yield of no less than 2.00% is guaranteed until 12/31/2019. After 12/31/2019, rates are subject to change and may change without notice. A \$25,000 minimum is required to open. Balances up to \$250,000 receive an APY of no less than 2.00%. Balances over \$250,000 earn 0.25% APY on the portion of the balance over \$250,000. If average ledger balance falls below \$25,000 within a statement cycle, a \$30 service charge will be assessed. E-statements are a requirement of the account. Fees may reduce earnings. Membership requirements apply.

<sup>3</sup>Monthly service charge of \$5 if balance falls below \$1,000.

<sup>4</sup>Account no longer offered

## CD/IRA

Effective date: 5/7/2019

CD/IRA			
	Minimum to Open and Earn Dividend	Dividend Rate	APY
<b>Term Share Certificates</b>			
3 Month	\$1,000	0.75%	0.75%
6 Month	\$1,000	1.50%	1.50%
9 Month Special	\$1,000	2.35%	2.35%
12 Month	\$1,000	1.73%	1.75%
13 Month Special <sup>1</sup>	\$1,000	2.47%	2.50%
18 Month	\$1,000	1.98%	2.00%
24 Month	\$1,000	2.23%	2.25%
27 Month Special <sup>2</sup>	\$1,000	2.71%	2.75%
36 Month Special	\$1,000	2.71%	2.75%
48 Month	\$1,000	2.47%	2.50%
60 Month	\$1,000	2.47%	2.50%
<b>Term Share IRAs</b>			
12 Month	\$1,000	1.73%	1.75%
13 Month Special <sup>1</sup>	\$1,000	2.47%	2.50%
18 Month	\$1,000	1.98%	2.00%
24 Month	\$1,000	2.23%	2.25%
27 Month Special <sup>2</sup>	\$1,000	2.71%	2.75%
36 Month Special	\$1,000	2.71%	2.75%
48 Month	\$1,000	2.47%	2.50%
60 Month	\$1,000	2.47%	2.50%
Daily IRA Savings Account	\$25	0.25%	0.25%

APY - Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Early withdrawal penalties may be imposed. Membership requirements apply.

<sup>1</sup>Offer available through May 31, 2019. New money required.

Deposit Rates



Federally Insured by NCUA



Member MSIC



Equal Housing Opportunity  
NMLS ID# 517287

<sup>2</sup>Offer available through May 31, 2019.

*Relationship CD/IRA Accounts no longer offered.*



Federally Insured by NCUA



Member MSIC



Equal Housing Opportunity  
NMLS ID# 517287