

Last Updated: 6/26/2023

Regular	CREDIT UNION	-	Last Updated: 6/26/2023	
Regular	PRODUCT RATE SHEET	Dividend Rate	APY*	
Student   0.05%   0.15%   0.15%   0.15%   0.15%   0.05%   0.	Savings			
Student   0.05%   0.15%   0.15%   0.15%   0.15%   0.05%   0.	Regular	0.05%	0.05%	
Business				
First Tracks  IRA  IRA  IRA  IRA  IRA  IRA  IRA  IR				
RA				
Money Markets   FlexTier   S0 - 1,999.99   0.05%   0.05%   0.05%   32,000 - 9,999.99   0.05%   0.05%   0.05%   32,000 - 9,999.99   0.10%   0.10%   0.10%   255,000 - 49,999.99   0.25%   0.25%   0.25%   350,000 - 74,999.99   0.50%				
FlexTier		0.1370	0.1370	
\$0 - 1,999.99 \$0 . 0.05% \$10,000 - 24,999.99 \$10,000 - 24,999.99 \$10,000 - 24,999.99 \$10,000 - 24,999.99 \$10,000 - 30,000 - 30,000 \$25,000 - 30,999.99 \$10,000 - 30,000 - 30,000 \$200,000 - 30,999.99 \$20,000 - 30,000 \$200,000 and up \$200,000 - 30,000 \$200,000 - 30,0				
\$2,000 - 9,999.99 \$25,000 - 14,999.99 \$25,000 - 14,999.99 \$35,000 - 19,999.99 \$35,000				
\$10,000 - 24,999 99	· · · · ·			
\$25,000 - 49,999.99				
\$50.000 - 74,999.99 \$75,000 - 99,999.99 \$75,000 - 99,999.99 \$75,000 ond up \$75,00				
\$75,000 - 99,999 99 \$100,000 - 199,999 99 \$100,000 - 199,999 99 \$2,000 - 24,999 99 \$2,000 - 24,999 99 \$2,000 - 24,999 99 \$2,000 - 24,999 99 \$3,000 - 24,999 99 \$3,000 - 24,999 99 \$4,000 - 24,999 99 \$5,000 - 24,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 34,999 99 \$5,000 - 35,999 99 \$5,000	\$25,000 - 49,999.99	0.25%	0.25%	
\$100.000 - 199.999.99  \$1.00%	. , ,	0.50%	0.50%	
\$200,000 and up	\$75,000 - 99,999.99	0.50%	0.50%	
Business	\$100,000 - 199,999.99	1.00%	1.00%	
Business		1.00%	1.00%	
\$0 - 1,999.99		1		
\$2,000 - 24,999.99		0.00%	0.00%	
\$25,000 - 49,999.99				
\$50,000 - 99,999 .99 \$10,000 - 249,999.99 \$250,000 - 499,999.99 \$50,000 - 999,999 .99 \$50,000 - 35% \$500,000 - 35% \$500,000 - 399,999 .99 \$10,005% \$500,000 - 399,999 .99 \$10,005% \$10,000,000 and up \$10,000 and up \$10,000 - 35% \$10,000 - 35% \$10,000 - 35% \$10,000 - 35% \$10,000 - 35% \$10,000 - 35% \$10,000 and up \$10,000 and up \$10,000 and up \$10,000 and up \$10,000 - 30,000 \$10,000 - 4,999,99 \$10,000 - 4,999,99 \$10,000 - 4,999,99 \$10,000 - 4,999,99 \$10,000 - 4,999,99 \$10,000 - 4,999,99 \$10,000 and up \$10,000 - 4,999,99 \$10,000 and up \$10,000 a				
\$100,000 - 249,999.99 \$250,000 - 499,999.99 \$0.35% \$1,000,000 and up \$0.35% \$1,000,000 and up \$0.35% \$1,000,000 and up \$0.35% \$1,000,000 and up \$0.50% \$1,000,000 and up \$0.50% \$1,000,000 and up \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.75% \$0.999.99 \$0.05% \$0.00% \$10,000 and up \$0.05% \$0.000 and up \$0.25% \$0.25% \$0.99,99.99 \$0.15% \$0.000 and up \$0.25% \$0.25% \$0.99,99.99 \$0.15% \$0.000 and up \$0.25% \$0.25% \$0.25% \$0.99,99.99 \$0.05% \$0.00% \$0.00% \$10,000 and up \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.05% \$0.00% \$0				
\$250,000 - 499,999.99 \$500,000 - 999,999.99 \$1,000,000 and up \$1,24% \$1,25% \$1,000,000 and up \$1,24% \$1,25% \$1,000,000 and up \$1,24% \$1,25% \$1,000 and up \$1,24% \$1,25% \$1,000 and up \$1,000 - 4,999.99 \$1,000 - 4,999.99 \$1,000 - 4,999.99 \$1,000 and up \$1,000 a	· · · ·			
\$500.000 - 999.999.99 \$1,000 and up \$1,000,000 and up \$1,000,000 and up \$1,000,000 and up \$2,000 and up \$2,000 and up \$3,000 and up \$3,000 and up \$4,000 and	. , ,			
\$1,000,000 and up    0.35%   0.35%     Non-Tiered				
Non-Tiered   Select - (\$25,000 and up)   0.50%   0.50%   0.75%   0.990   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.05%   0.0				
Select - (\$25,000 and up)		0.35%	0.35%	
Premier - (\$50,000 and up)	Non-Tiered			
Premier - (\$50,000 and up)	Select - (\$25,000 and up)	0.50%	0.50%	
Jumbo - (\$100,000 and up)	` ' '			
Checking           80 - 999.99         0.00%         0.05%           \$1,000 - 4,999.99         0.05%         0.05%           \$5,000 - 9,999.99         0.05%         0.05%           \$10,000 and up         0.10%         0.10%           HSA Checking         0.25%         0.25%           \$0 and up         0.25%         0.25%           Premium Business Checking           \$0 - 99,999.99         0.15%         0.15%           \$100,000 and up         0.25%         0.25%           \$0 - 99,999.99         0.00%         0.05%           \$1,000 - 4,999.99         0.00%         0.00%           \$1,000 - 4,999.99         0.05%         0.05%           \$5,000 - 9,999.99         0.05%         0.05%           \$10,000 and up         0.10%         0.10%           Certificates (Regular, IRA, HSA, Business)¹         Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100)           3 Month Certificate         0.75%         0.75%           6 Month Certificate         1.98%         2.00%           12 Month Certificate         1.98%         2.00%           24 Month Certificate         1.98%         2.00%           24 Month Certificate         1.98%	3 17			
Dividend Checking		1.2 170	1.2070	
\$0 - 999.99				
\$1,000 - 4,999.99	<u>-</u>	2.000/	0.000/	
\$5,000 - 9,999.99	<u>'</u>			
\$10,000 and up  #BA Checking  \$0 and up  #BA Checking  \$0 - 99,999.99  #BA Checking  \$0 - 99,999.99  #BA Checking  \$0 - 99,999.99  #BA Checking  \$100,000 and up  #BA Checking  #BA Chook  #BA Ch				
### ### ##############################	· · · ·			
\$0 and up		0.10%	0.10%	
Premium Business Checking   \$0 - 99,999.99	HSA Checking			
\$0 - 99,999.99	\$0 and up	0.25%	0.25%	
\$0 - 99,999.99	Premium Business Checking			
\$100,000 and up		0.15%	0.15%	
eStyle Checking (for reference on existing accounts, product retired as of 2/10/22) \$0 - 999.99 \$1,000 - 4,999.99 \$0.05% \$1,000 - 9,999.99 \$0.05% \$0.05% \$10,000 and up \$0.10% \$1,000 and up \$1,000 an	· · · · · · · · · · · · · · · · · · ·			
\$0 - 999.99			0.2070	
\$1,000 - 4,999.99			0.00%	
\$5,000 - 9,999.99	<u>'</u>			
\$10,000 and up				
Certificates (Regular, IRA, HSA, Business)¹           Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100)           3 Month Certificate         0.75%         0.75%           6 Month Certificate         1.98%         2.00%           12 Month Certificate         1.98%         2.00%           18 Month Certificate         1.98%         2.00%           24 Month Certificate         1.98%         2.00%           36 Month Certificate         1.98%         2.00%           48 Month Certificate (N/A Business)         1.98%         2.00%           48 Month Certificate         1.98%         2.00%           50 Month Certificate         1.98%         2.00%           48 Month Certificate         1.98%         2.00%           50 Month Certificate         1.98%         2.00%           50 Month Certificate         1.98%         2.00%           50 Month Certificate         1.98%         2.10%           50 Month Certificate         1.98%         2.10%           50 Month Certificate         2.08%         2.10%           50 Month Certificate         2.08%         2.10%           50 Month Certificate         2.08%         2.10%           50 Month Certificate         2.08% <t< td=""><td></td><td></td><td></td></t<>				
Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100)         3 Month Certificate       0.75%       0.75%         6 Month Certificate       1.98%       2.00%         12 Month Certificate       1.98%       2.00%         18 Month Certificate       1.98%       2.00%         24 Month Certificate       1.98%       2.00%         36 Month Certificate (N/A Business)       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         50 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%		0.10%	0.10%	
Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100)         3 Month Certificate       0.75%       0.75%         6 Month Certificate       1.98%       2.00%         12 Month Certificate       1.98%       2.00%         18 Month Certificate       1.98%       2.00%         24 Month Certificate       1.98%       2.00%         36 Month Certificate (N/A Business)       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         50 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%	Certificates (Regular, IRA, HSA, Business) <sup>1</sup>			
3 Month Certificate       0.75%       0.75%         6 Month Certificate       1.98%       2.00%         12 Month Certificate       1.98%       2.00%         18 Month Certificate       1.98%       2.00%         24 Month Certificate       1.98%       2.00%         36 Month Certificate       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)       2.08%       2.10%         Jumbo 4 Month       2.08%       2.10%         Jumbo 52 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates       5.10%       2.10%         Standard (Min Balance \$100)       1.98%       2.00%		VHSA \$100)		
6 Month Certificate       1.98%       2.00%         12 Month Certificate       1.98%       2.00%         18 Month Certificate       1.98%       2.00%         24 Month Certificate       1.98%       2.00%         36 Month Certificate       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates       5       2.08%       2.10%         Standard (Min Balance \$100)       1.98%       2.00%			0.75%	
12 Month Certificate       1.98%       2.00%         18 Month Certificate       1.98%       2.00%         24 Month Certificate       1.98%       2.00%         36 Month Certificate       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates       2.08%       2.10%         Standard (Min Balance \$100)       1.98%       2.00%				
18 Month Certificate       1.98%       2.00%         24 Month Certificate       1.98%       2.00%         36 Month Certificate       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%				
24 Month Certificate       1.98%       2.00%         36 Month Certificate       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%				
36 Month Certificate       1.98%       2.00%         48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%				
48 Month Certificate (N/A Business)       1.98%       2.00%         60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%				
60 Month Certificate       1.98%       2.00%         Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates       5tandard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%				
Jumbo (N/A Business) (Min Balance \$100,000)         Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%	1			
Jumbo 6 Month       2.08%       2.10%         Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%		1.98%	2.00%	
Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%	Jumbo (N/A Business) (Min Balance \$100,000)			
Jumbo 12 Month       2.08%       2.10%         Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%	Jumbo 6 Month	2.08%	2.10%	
Jumbo 24 Month       2.08%       2.10%         Jumbo 60 Month       2.08%       2.10%         First Tracks Certificates         Standard (Min Balance \$100)         12 Month First Tracks Certificate       1.98%       2.00%	Jumbo 12 Month			
Jumbo 60 Month 2.08% 2.10%  First Tracks Certificates  Standard (Min Balance \$100)  12 Month First Tracks Certificate 1.98% 2.00%				
First Tracks Certificates  Standard (Min Balance \$100)  12 Month First Tracks Certificate  1.98% 2.00%	L-			
Standard (Min Balance \$100)12 Month First Tracks Certificate1.98%2.00%		2.0070	<u> </u>	
12 Month First Tracks Certificate 1.98% 2.00%				
	,	1	0.000	
24 Month First Tracks Certificate 1.98% 2.00%				
	24 Month First Tracks Certificate	1.98%	2.00%	

<sup>\*</sup>APY = Annual Percentage Yield

<sup>&</sup>lt;sup>1</sup>The early withdrawal penalty (EWP) is 30 days' of dividends when the certificate term is 6 months or less. The EWP is 180 days' of dividends for certificate terms 7 months or more. The EWP may be assessed on the principal balance if the dividends earned are insufficient.