



Savings Rate Update

Effective as of: November 1, 2017

Type of Account	Minimum Balance	Interest Rate Per Annum	Annual Percentage Yield	*When Paid	Remarks
Regular Shares	\$5	.150%	.15%	Monthly	Balances under \$100 do not earn dividends
Kasasa Saver® (Only available with Kasasa Cash or Kasasa Cash Back)	\$0 to \$10,000	.300%	.30%	Monthly	Based on meeting cycle notifications with balances over \$10,000 earning 0.15% APY. 0.03% APY if cycle qualifications net met.
Holiday Club	\$5	.150%	.15%	Monthly	
Kasasa Cash® Checking	\$0 to \$10,000	2.472%	2.50%	Monthly	Balances over \$10,000 earns 0.25% APY & ATM refunds nationwide based on meeting cycle qualifications. Earn 0.03% APY if cycle qualifications not met.
Kasasa Cash Back® Checking	\$0	.000%	.00%	Monthly	3% cash back for up to the first \$300 in debit card purchases & ATM fees nationwide based on meeting cycle qualifications.
Kasasa Tunes® Checking	\$0	.000%	.00%	Monthly	Earn up to \$10 in refunds for iTunes, Amazon.com and Google Play for debit card purchases & ATM refunds nationwide based on meeting cycle qualifications.
Classic Share Draft	\$200 ADB	.100%	.10%	Monthly	A \$5 monthly fee will be charged if average daily balance (ADB) is below \$200
Money Market Shares Plus	\$2,000 - \$4,999.99	.200%	.20%	Monthly	Based below \$2,000 earns 0.15% APY. For members age 55+, add .05% to Shares Plus rates (for balances of \$2,000+)
Shares Plus	\$5,000-\$49,999.99	.250%	.25%		
Shares Plus	\$50,000-\$99,999.99	.300%	.30%		
Shares Plus	\$100,000-\$499,999.99	.300%	.30%		
Shares Plus	\$500,000+	.449%	.45%		
<u>Certificates</u>				Monthly	Penalty for early withdrawal on all certificates. For members age 55+, add .05% to all certificate rates.
6 Months	\$500	.250%	.25%		
1 Year	\$500	.349%	.35%		
2 Years	\$500	.449%	.45%		
3 Years	\$500	.549%	.55%		
<u>Super Certificates</u>				Monthly	Penalty for early withdrawal on all share certificates. Call for special Jumbo rates. For members age 55+, add .05% to all certificate rates.
6 Months	\$10,000	.300%	.30%		
1 Year	\$10,000	.349%	.35%		
2 Years	\$6,000	.499%	.50%		
3 Years	\$6,000	.598%	.60%		
Individual Retirement Account Split Rate	\$5-\$1,999.99	.200%	.20%	Monthly	
	\$2,000-\$9,999.99	.300%	.30%		
	\$10,000+	.349%	.35%		

*Dividends/rewards paid monthly. Contact CU for applicable fees and terms. Family members are welcome to join! All rates are subject to change without notice. All accounts are insured up to \$250,000 by the NCUA. IRA and other Trust Accounts are insured separately up to \$250,000 by the NCUA.