

Certificate Rates

Youth Add-On Certificate

Term: 1 Year
 Rate: 0.55%
 APY* 0.55%

Minimum Deposit: \$100.00

1 Year Add-On Certificate

Term: 1 Year
 Rate: 0.60%
 APY* 0.60%

Minimum Deposit: \$500.00

2 Year Add-On Certificate

Term: 2 Year
 Rate: 0.95%
 APY* 0.95%

Minimum Deposit: \$500.00

3 Year Variable "Opportunity" Certificate**

Minimum Deposit \$1,000		
Term	Rate	APY*
3 Years	3.20	3.25

Regular and IRA Certificates

Term	\$1,000 to \$99,999		\$100,000 to \$249,999		\$250,000 +	
	Rate	APY*	Rate	APY*	Rate	APY*
3 months	0.30	0.30	0.35	0.35	0.40	0.40
6 months	0.55	0.55	0.60	0.60	0.65	0.65
1 year	1.30	1.31	1.35	1.36	1.40	1.41
2 years	1.55	1.56	1.60	1.61	1.65	1.66
3 years	1.60	1.61	1.65	1.66	1.70	1.71
4 years	1.70	1.71	1.75	1.76	1.80	1.81
5 years	2.75	2.78	2.80	2.84	2.85	2.89

*APY = Annual Percentage Yield. The Annual Percentage Yield is based on dividends posted and compounded monthly and will remain in the account until maturity. Any withdrawal will affect the APY calculation and result in reduced earnings.

Heritage Club certificate bonus rates are not available on Add-on and Elite certificates.

****3 Year Variable "Opportunity" Certificate is a promotional certificate and is not eligible for a dividend rate bonus and may not be an IRA or a CESA.**

Rates current as of April 26, 2019 and subject to change without notice. A penalty may be imposed for early withdrawal. Fees could reduce the earnings.

3 Year Variable Opportunity Certificate Disclosure

A 3 Year Variable Opportunity Certificate may not be an IRA or a CESA.

Rate Information: This is a variable rate certificate with a dividend rate based on the Prime Rate published in the Wall Street Journal. The initial dividend rate and annual percentage yield (APY) are as stated on the Rate Schedule. The dividend rate will change the first calendar day of each calendar quarter and will be determined by subtracting 2.25% from Wall Street Journal Prime. The APY will have a floor of 2.78%.

The APY assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Heritage Club Rates: The 3 Year Variable Opportunity Certificate is a promotional Certificate and is not eligible for a dividend rate bonus.

Compounding and Crediting: Dividends are posted and compounded monthly. If you close your Certificate before dividends are credited you will receive accrued dividends, unless they are part of the penalty.

Minimum Balance Requirements: The minimum balance required to open a 3 Year Variable Opportunity Certificate is \$1,000.

Maximum Balance Limitation: The maximum deposit per Member into the 3 Year Variable Opportunity Certificate is \$100,000. A Member may open multiple certificates not to exceed a combined maximum of \$100,000.

Balance Computation Method: Dividends are calculated using the daily balance method, which applies a daily periodic rate to the full amount of principal for each day.

Accrual of Dividends: Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks).

Transaction Limitations: Withdrawals prior to maturity are subject to the early withdrawal penalties stated below.

Maturity: Your account will mature on the date provided when opening or renewing your certificate.

Renewal Policies: Your Certificate account may, at the Credit Union's discretion, automatically renew at maturity. If renewed, a Certificate Maturity Notice will be sent at least twenty (20) calendar days prior to the maturity date. If there is no response to the notice the Certificate will automatically renew for a term of one (1) year with the fixed rate determined to be in effect on the maturity date. You will have a grace period of ten (10) calendar days to withdraw the funds in the account without being charged an early withdrawal penalty. Dividends will be paid at the renewal dividend rate on withdrawals made during the ten (10) calendar day grace period. If your Certificate account is not renewed, the balance will be deposited to your share account.

Early Withdrawal Penalty: We will impose a penalty if you withdraw any of the principal before the maturity date. For a term equal to or greater than two (2) years the penalty will be 366 days of dividends on the amount withdrawn. The penalty will be calculated using the interest rate at the time of the early withdrawal.

There will be an early withdrawal penalty of seven (7) days dividends on amounts withdrawn within the first six (6) calendar days after issuance, deposit or partial withdrawal. This penalty applies whether or not the dividends have been earned. For an IRA a withdrawal made within seven (7) days of issuance the penalty will be the interest earned on the amount withdrawn.

If a withdrawal reduces the balance below the required minimum, the account will be closed and the applicable penalty imposed.

Non-transferable: The ownership of this account cannot be transferred outside of the Credit Union. Joint owners can be removed and/or added with the written consent of all owners.

Exceptions to Early Withdrawal Penalties: At our option and as permitted by law, we may pay the account before maturity without imposing an early withdrawal penalty when: a) An account owner dies or is determined legally incompetent b) An IRA owner reaches age 59 ½ or is disabled.