

# Northwest Federal Credit Union Rates

Rates as of January 11, 2021. Subject to change without notice.

703-709-8900

844-709-8900

Dividend Rates		
Account	Annual Rate	Annual Percentage Yield (APY) <sup>1</sup>
<b>Savings</b> (\$1.00 minimum balance required)	0.05%	0.05%
<b>Kasasa Saver</b> <sup>2</sup> (up to \$50,000, if monthly qualifications are met) <sup>3</sup>	0.50%	0.50%
<b>Kasasa Saver</b> <sup>2</sup> (amounts over \$50,000, if monthly qualifications are met) <sup>3,5</sup>	0.25%	0.75%-0.50% <sup>3</sup>
<b>Kasasa Saver</b> <sup>2</sup> (on entire balance if monthly qualifications are not met) <sup>5</sup>	0.05%	0.05%
<b>Elite Checking</b>	0.02%	0.02%
<b>Elite Checking</b> (if \$1,000 or more is deposited to account each month)	0.07%	0.07% <sup>4</sup>
<b>Kasasa Cash</b> <sup>®</sup> <b>Checking</b> (amounts up to \$25,000, if monthly qualifications are met) <sup>5</sup> \$100 minimum deposit required to open	1.00% <sup>5,6</sup>	1.00% <sup>5,6</sup>
<b>Kasasa Cash</b> <sup>®</sup> <b>Checking</b> (on portion of balance above \$25,000, if monthly qualifications are met) <sup>5</sup>	0.25% <sup>6</sup>	1.00%-0.44% <sup>6</sup>
<b>Kasasa Cash</b> <sup>®</sup> <b>Checking</b> (on all balances, if monthly qualifications are not met) <sup>5</sup>	0.05%	0.05%
<b>Savings IRA</b> (Traditional, Roth & Coverdell Education Savings Acct.)	0.20%	0.20%
<b>Money Market</b>		
Less than \$2,500	0.04%	0.04%
\$2,500 - \$24,999.99	0.04%	0.04%
\$25,000 - \$49,999.99	0.18%	0.18%
\$50,000 - \$99,999.99	0.20%	0.20%
\$100,000 - \$249,999.99	0.42%	0.42%
\$250,000 - \$999,999.99	0.50%	0.50%
\$1,000,000 or more	0.64%	0.64%
<b>Savings Club Account</b> (\$1.00 minimum balance required)	0.05%	0.05%
<b>Youth Club Savings</b> (Sweet Pea, Westies, Plan-it Now, First Rewards)		
Up to \$1,500	2.25%	2.27%
Amounts over \$1,500	0.25%	2.27%-0.37% <sup>7</sup>

## Disclaimers:

<sup>1</sup> Annual Percentage Yield current as of 01/11/21. Rates and terms are subject to change without notice. Other rates and terms may be available. Contact NWFCU for details. Fees may reduce earnings on account. Dividends are compounded daily and paid monthly.

<sup>2</sup> Only members with a Kasasa Cash or Kasasa Cash Back account may open a Kasasa Saver account.

<sup>3</sup> In order to earn the APY listed, the account qualifications for your Kasasa checking account must be met during the Monthly Qualification Cycle. APY calculation is based on an assumed balance of \$100,000.

<sup>4</sup> Requires minimum \$1,000 in deposits to be credited to the account during dividend period.

<sup>5</sup> Monthly qualifications are: (1) Receive an eStatement each cycle (2) Access online or mobile banking once per monthly qualification cycle (3) Have at least 12 debit card purchases post to your account each monthly qualification cycle. Debit card transactions may take one or more days to post to the account and must post during the Monthly Qualification Cycle in order to qualify for the account's rewards. ATM transactions do not count toward earning account rewards.

<sup>6</sup> When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$25,000 receive APY of 1.00% and balances over \$25,000 earn 0.25% interest rate on the portion of balance over \$25,000, resulting in an annual percentage yield for this tier ranging from 1.00% to 0.44% APY depending on the account's balance. APY calculation is based on an assumed balance of \$100,000. Rates and rewards are variable and may change after account is opened. \$100 minimum deposit is required to open the account. Each individual is limited to being the primary owner on 1 (one) account.

<sup>7</sup> APY calculation is based on an assumed balance of \$25,000.

Kasasa, Kasasa Cash Back and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the USA.

Member savings are federally insured to at least \$250,000 by the National Credit Union Administration.