

Share Rates

Rates below are current as of April 17, 2017

Account	Rate Type	Minimum Balance	Minimum to Earn Dividends	Annual Percentage Rate	Annual Percentage Yield
Share	Variable	\$25.00	\$50.00 and over	0.05%	0.05%
Share Draft	N/A	N/A	N/A	0.00%	0.00%
Encore Checking	Variable	\$500.00	\$500.00	0.05%	0.05%
IRA Share	Variable	\$25.00	\$50.00	0.25%	0.25%

Money Market	Rate Type	Minimum Balance	Minimum to Earn Dividends	Annual Percentage Rate	Annual Percentage Yield
Silver	Variable	\$1,000*	\$1,000	0.05%	0.05%

*If your balance falls below the minimum balance, your Money Market account will earn the corresponding Share Dividend rate.

Share Certificate	Rate Type	Minimum Balance	Minimum to Earn Dividends	Annual Percentage Rate	Annual Percentage Yield
6 Months	Fixed	\$1,000	\$1,000	0.50%**	0.50%
1 Year	Fixed	\$1,000	\$1,000	0.75%**	0.75%
2 Year	Fixed	\$1,000	\$1,000	1.10%**	1.10%
3 Year	Fixed	\$1,000	\$1,000	1.25%**	1.25%
4 Year	Fixed	\$1,000	\$1,000	1.45%**	1.45%
5 Year	Fixed	\$1,000	\$1,000	1.70%**	1.70%
6 Months IRA	Fixed	\$2,000	\$2,000	0.50%**	0.50%
1 Year IRA	Fixed	\$2,000	\$2,000	0.75%**	0.75%
2 Year IRA	Fixed	\$2,000	\$2,000	1.10%**	1.10%
3 Year IRA	Fixed	\$2,000	\$2,000	1.25%**	1.25%
4 Year IRA	Fixed	\$2,000	\$2,000	1.45%**	1.45%
5 Year IRA	Fixed	\$2,000	\$2,000	1.70%**	1.70%

**Ask about the one-time rate update features on all above share certificates. Effective August 1, 2012, "Continuous Add-on" feature not available.

*Dividends are based on the credit union's earnings at the end of the dividend period and cannot be guaranteed. All dividends are paid quarterly. Money Market Account dividends are paid monthly based on the average daily balance. Share deposits are insured by the National Credit Union Administration (NCUA) to at least \$250,000 for each depositor. IRA's are separately insured by NCUA to at least \$250,000. The above rates and terms are subject to change without notice. There is a substantial penalty for early withdrawal of certificate funds other than dividends. There may be a penalty for early withdrawal of IRA funds.



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