

# Our Dividend & Interest Rates (consumer and business)

December 1 - 7, 2020

Together Credit Union

For current rate information call your local branch or (877)325-2848

	Minimum Balance	ADB Required for Dividend Interest (a)	Dividend/ Interest Rate	APY *
<b>SAVINGS ACCOUNTS</b>				
Regular Savings	\$5	\$100	0.10%	0.10%
Holiday Savings	\$0	\$5	0.10%	0.10%
Multiple Savings	\$0	\$100	0.10%	0.10%
Eagle Advantage Savings	\$5	\$100	0.10%	0.10%
Junior Account	\$5	\$5	0.10%	0.10%
Financial Youth Group Savings	\$5	\$5	0.10%	0.10%
Young Adult Financial Group Savings	\$5	\$5	0.10%	0.10%
Business Savings	\$5	\$5	0.10%	0.10%
Earn and Learn Savings	\$5	\$5		
	\$5 - \$1000		2.96%	3.00%
	over \$1,000		0.10%	0.10%
<b>CHECKING ACCOUNTS</b>				
Basic Checking	\$0	N/A	N/A	
Business Interest Checking	\$0	\$0	0.10%	0.10%
Eagle Advantage Checking	\$0	\$0	0.10%	0.10%
Regular Business Checking	\$0	N/A	N/A	
Small Business Checking	\$0	N/A	N/A	
Nonprofit/Club Checking	\$0	N/A	N/A	
Interest Checking PLUS (b)	\$0	\$0	0.10%	0.10%
Earnings Credit for Regular Business Checking (c)			0.10%	
<b>MONEY MARKET ACCOUNT</b>				
Money Market Accounts (MMA) (d)	\$1,000	\$1,000		
MMA Average Daily Balance:	\$1,000 - \$9,999		0.15%	0.15%
	\$10,000 - \$24,999		0.15%	0.15%
	\$25,000 - \$49,999		0.20%	0.20%
	\$50,000 - \$99,999		0.25%	0.25%
	\$100,000 - \$249,999		0.30%	0.30%
	\$250,000 - above		0.40%	0.40%
<b>MONEY MARKET ACCOUNT - Business</b>				
Business MMA (d)	\$1,000	\$1,000		
Bus MMA Average Daily Balance:	\$1,000 - \$49,999		0.25%	0.25%
	\$50,000 - \$99,999		0.30%	0.30%
	\$100,000 - \$249,999		0.40%	0.40%
	\$250,000 - above		0.50%	0.50%
<b>CERTIFICATES of DEPOSIT: (e)</b>				
6 Month Certificate (182 Days) (f)	\$1,000	\$1,000	0.30%	0.30%
9 Month Certificate (f)	\$1,000	\$1,000	0.45%	0.45%
12 Month Certificate (f)	\$1,000	\$1,000	0.50%	0.50%
18 Month Certificate (f)	\$1,000	\$1,000	0.55%	0.55%
24 Month Certificate (f)	\$1,000	\$1,000	0.65%	0.65%
36 Month Certificate (f)	\$1,000	\$1,000	0.75%	0.75%
36 Month Variable Rate Certificate (g)	\$1,000	\$1,000	0.70%	0.70%
48 Month Certificate (f)	\$1,000	\$1,000	0.85%	0.85%
60 Month Certificate (f)	\$1,000	\$1,000	1.00%	1.00%
60 Month Variable Rate Certificate (g)	\$1,000	\$1,000	0.95%	0.95%
<b>CERTIFICATES of DEPOSIT: Member Merits Gold (e)</b>				
6 Month Certificate (182 Days) (f)	\$1,000	\$1,000	0.35%	0.35%
9 Month Certificate (f)	\$1,000	\$1,000	0.50%	0.50%
12 Month Certificate (f)	\$1,000	\$1,000	0.55%	0.55%
18 Month Certificate (f)	\$1,000	\$1,000	0.60%	0.60%
24 Month Certificate (f)	\$1,000	\$1,000	0.70%	0.70%
36 Month Certificate (f)	\$1,000	\$1,000	0.80%	0.80%
36 Month Variable Rate Certificate (g)	\$1,000	\$1,000	0.75%	0.75%
48 Month Certificate (f)	\$1,000	\$1,000	0.90%	0.90%
60 Month Certificate (f)	\$1,000	\$1,000	1.05%	1.05%
60 Month Variable Rate Certificate (g)	\$1,000	\$1,000	1.00%	1.00%

(a) Dividends/interest is compounded and paid monthly based on the average daily balance (ADB) on all accounts except the Daily Interest Fund.

(b) A \$5 fee is assessed if the average daily balance falls below \$500.

(c) Credit based on average collected balance each month to cover some or all activity fees. Credit will not exceed amount of activity fees for the month.

(d) Interest is compounded daily and paid monthly.

(e) Penalty for early withdrawal. Rate is fixed for certificate term, except for variable rate products (e). See "Truth-In Savings Disclosure" for further information.

(f) Minimum balance is \$500 for Financial Youth Group, Young Adult Financial Group, and Junior Account Certificates.

(g) After issue date, rate may adjust twice during the term. Term is divided into three equal periods and rate adjusts on anniversary date of each subsequent period.

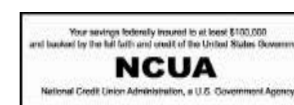
Rate will adjust to current rate for like fixed rate certificate term less a margin (.10% for 36 months; .25% for 60 months). Rate may increase or decrease, but will never be lower than rate earned on issue date.

\* Annual Percentage Yield -- assumes principal and dividends/interest remain on deposit for the entire year. Withdrawals will reduce earnings.

Member Merits level based on household's combined total loan balance and total average daily deposit balance. See separate brochure for details.

Note: See separate sheet for IRA PRODUCT RATES

Savings federally insured up to \$250,000 and IRA savings insured up to \$250,000 by the NCUA



# Our IRA, Educational, and Health Savings Rates

December 1 - 7, 2020

Together Credit Union

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	Minimum Balance	ADB Required for Dividend Interest (a)	Dividend/Interest Rate	APY *
<b>IRA ACCUMULATION (Traditional &amp; Roth) and COVERDELL EDUCATION SAVINGS (ESA) ACCOUNT</b>				
	\$5	\$5	0.10%	0.10%
<b>CHECKING ACCOUNT - HEALTH SAVINGS ACCOUNT</b>				
Health Interest Checking	\$0	\$0	1.00%	1.00%
<b>IRA MONEY MARKET ACCOUNT (Traditional &amp; Roth)</b>				
IRA Money Market Account (MMA) (c)				
Average Daily Balance: \$1,000 - \$9,999	\$1,000	\$1,000	0.15%	0.15%
\$10,000 - \$24,999			0.15%	0.15%
\$25,000 - \$49,999			0.20%	0.20%
\$50,000 - \$99,999			0.25%	0.25%
\$100,000 - \$249,999			0.30%	0.30%
\$250,000 - above			0.40%	0.40%
<b>IRA (Traditional &amp; Roth) and EDUCATION FIXED RATE CERTIFICATES of DEPOSIT (d)</b>				
6 Month Certificate (182 Days)	\$1,000	\$1,000	0.35%	0.35%
9 Month Certificate	\$1,000	\$1,000	0.50%	0.50%
12 Month Certificate	\$1,000	\$1,000	0.55%	0.55%
18 Month Certificate	\$1,000	\$1,000	0.60%	0.60%
24 Month Certificate	\$1,000	\$1,000	0.70%	0.70%
36 Month Certificate	\$1,000	\$1,000	0.80%	0.80%
48 Month Certificate	\$1,000	\$1,000	0.90%	0.90%
60 Month Certificate	\$1,000	\$1,000	1.05%	1.05%
<b>IRA VARIABLE RATE CERTIFICATES of DEPOSIT (Traditional only) (e)</b>				
36 Month Certificate	\$1,000	\$1,000	0.75%	0.75%
60 Month Certificate	\$1,000	\$1,000	1.00%	1.00%

(a) Dividends/interest is compounded and paid monthly based on the average daily balance (ADB) on all accounts except the IRA Money Market Funds.

(b) A \$5 fee is assessed if the average daily balance falls below \$500.

(c) Interest is compounded daily and paid monthly.

(d) Penalty for early withdrawal. See "Truth-In Savings Disclosure" for further information.

(e) After issue date, rate may adjust twice during the term. Term is divided into three equal periods and rate adjusts on anniversary date of each subsequent period.

Rate will adjust to current rate for like fixed rate certificate term less a margin (.10% for 36 months; .25% for 60 months). Rate may increase or decrease, but will never be lower than rate earned on issue date.

\* Annual Percentage Yield -- assumes principal and dividends/interest remain on deposit for the entire year. Withdrawals will reduce earnings.

Savings federally insured up to \$250,000 and IRA savings insured up to \$250,000 by the NCUA

