



SAVINGS RATES

	CURRENT DIVIDEND RATE		ANNUAL PERCENTAGE YIELD	MINIMUM BALANCE
<u>CERTIFICATES (Consumer, Business, & All IRA's)</u>				
5 YEAR	1.90%		1.92%	\$ 500.00
58 MONTH	2.72%		2.75%	\$ 500.00
4 YEAR	1.85%		1.87%	\$ 500.00
35 MONTH	2.57%		2.60%	\$ 500.00
3 YEAR	1.74%		1.75%	\$ 500.00
30 MONTH	1.69%		1.70%	\$ 500.00
2 YEAR	1.64%		1.65%	\$ 500.00
18 MONTH	1.59%		1.60%	\$ 500.00
16 MONTH	2.14%		2.16%	\$ 500.00
1 YEAR	1.24%		1.25%	\$ 500.00
8 MONTH	1.54%		1.55%	\$ 500.00
6 MONTH	1.00%		1.00%	\$ 2,500.00
91 DAY	0.35%		0.35%	\$ 2,500.00
<u>COMPANION SAVINGS SHARES - CERTIFICATES (Consumer & Business)</u>				
COMPANION SAVINGS SHARE (without open Companion Certificate)	0.10%	*	0.10%	\$ -
COMPANION SAVINGS SHARE (with open Companion Certificate)	1.49%	*	1.50%	\$ -
59 MONTH CERTIFICATE	1.85%		1.87%	\$ 500.00
47 MONTH CERTIFICATE	1.81%		1.82%	\$ 500.00
35 MONTH CERTIFICATE	1.69%		1.70%	\$ 500.00
23 MONTH CERTIFICATE	1.59%		1.60%	\$ 500.00
17 MONTH CERTIFICATE	1.54%		1.55%	\$ 500.00
<u>SHARES (Consumer)</u>				
GRADUATE PLANNING ACCOUNT (GPA)	0.20%	*	0.20%	\$ -
INDIVIDUAL RETIREMENT ACCOUNT (IRA)	0.30%	*	0.30%	\$ -
HSA CHECKING ACCOUNT	2.04%	*	2.06%	\$ -
MONEY MARKET CHECKING	0.15%	*	0.15%	\$ 1,000.00
MONEY MARKET CHECKING	0.20%	*	0.20%	\$ 10,000.00
MONEY MARKET CHECKING	0.25%	*	0.25%	\$ 25,000.00
FUTURE ADVANTAGE CHECKING	0.05%	*	0.05%	\$ -
MERIT CHECKING	0.05%	*	0.05%	\$ 500.00
MERIT CHECKING	0.05%	*	0.05%	\$ 1,000.00
PRIME ADVANTAGE CHECKING	0.05%	*	0.05%	\$ -
PRIMARY SHARE	0.05%	*	0.05%	\$ 100.00
PRIMARY SHARE	0.10%	*	0.10%	\$ 10,000.00
PRIMARY SHARE	0.15%	*	0.15%	\$ 25,000.00
PRIMARY SHARE < 19	0.05%	*	0.05%	\$ -
PRIMARY SHARE < 19	0.10%	*	0.10%	\$ 10,000.00
PRIMARY SHARE < 19	0.15%	*	0.15%	\$ 25,000.00
PRIME PERFORMANCE SAVINGS	0.10%	*	0.10%	\$ -
PRIME PERFORMANCE SAVINGS	0.15%	*	0.15%	\$ 10,000.00
PRIME PERFORMANCE SAVINGS	0.20%	*	0.20%	\$ 25,000.00
PRIME PERFORMANCE SAVINGS	0.30%	*	0.30%	\$ 50,000.00
PRIME PERFORMANCE SAVINGS	0.40%	*	0.40%	\$ 100,000.00
PRIME PERFORMANCE SAVINGS	0.50%	*	0.50%	\$ 250,000.00
PRIME PERFORMANCE SAVINGS	0.50%	*	0.50%	\$ 500,000.00
PRIME PERFORMANCE SAVINGS	0.50%	*	0.50%	\$ 750,000.00
PRIME PERFORMANCE SAVINGS	0.50%	*	0.50%	\$ 1,000,000.00
<u>SHARES (Business)</u>				
BUSINESS CHECKING	0.05%	*	0.05%	\$ 5,000.00
PREMIUM BUSINESS CHECKING	0.10%	*	0.10%	\$ 15,000.00
BUSINESS PRIMARY SHARE	0.05%	*	0.05%	\$ 1,000.00
<hr/>				
Christmas Club	0.05%	*	0.05%	\$ -
Christmas Club	0.10%	*	0.10%	\$ 10,000.00
Christmas Club	0.15%	*	0.15%	\$ 25,000.00

Member Defined Clubs are same as Primary Share

Rates effective as of 11/13/2018. Annual Percentage Yields accurate as of stated date and are subject to change. Fees or other conditions could reduce the earnings on these accounts. Rates may change after accounts are open. Penalties may be imposed for early withdrawals. For IRA share accounts, until you have reached 59 and 1/2 years of age, we will require that you give us at least 90 days advance written notice of your intent to withdraw funds. GPA Account- A penalty of six months dividends, based on current dividend rates, may be imposed on any account withdrawn before the account has been open for three years unless the funds are used for qualified educational purposes.

* **Dividend period** - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Federally Insured by NCUA. Call 812-253-MYCU (6928) or log on to www.hfcu.info