

**Share/Certificate Rates and Annual Percentage Yields**  
**Rates Effective as of December 1, 2018**

**Dividend Bearing Checking Accounts** – Dividends calculated Using Average Daily Balance.

Type	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Student Express Checking	\$25 or \$500 Direct Deposit	Does not earn dividends	n/a	n/a
Express Checking	\$25 or \$500 Direct Deposit	Does not earn dividends	n/a	n/a
Express Plus Checking	\$500	\$.01	0.10%	0.100%
Express Premium Plus Checking	\$500 and aggregate relationship with CU1 of \$50,000	\$.01	0.10%	0.100%

**Savings Accounts** – Dividends calculated using Daily Balance

Type	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Primary Savings	\$5	\$5	0.15%	0.150%
Secondary Savings	\$0	\$.01	0.15%	0.150%

**Share Certificates** – Dividends calculated using Daily Balance.

Term	Share Certificate			Share Certificate Plus			Early Withdrawal Penalty Amount <sup>2</sup>
	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	
6 Months	\$1,000	0.90%	0.896%	\$10,000	0.95%	0.946%	90 Days' Dividends
12 Months	\$1,000	1.30%	1.292%	\$10,000	1.40%	1.391%	90 Days' Dividends
24 Months	\$1,000	1.90%	1.884%	\$10,000	2.00%	1.982%	180 Days' Dividends
36 Months	\$1,000	2.35%	2.325%	\$10,000	2.45%	2.423%	270 Days' Dividends
48 Months	\$1,000	2.85%	2.813%	\$10,000	2.95%	2.911%	270 Days' Dividends
60 Months	\$1,000	3.20%	3.154%	\$10,000	3.30%	3.251%	270 Days' Dividends

**IRA Certificates (Traditional, Roth, or Educational)** – Dividends calculated using Daily Balance.

Term	IRA Certificate			IRA Certificate Plus			Early Withdrawal Penalty Amount <sup>2</sup>
	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	Minimum Balance to Open and Earn Dividends	APY <sup>1</sup>	APR	
6 Months	\$1,000	1.05%	1.045%	\$10,000	1.15%	1.144%	90 Days' Dividends
12 Months	\$1,000	1.45%	1.440%	\$10,000	1.65%	1.638%	90 Days' Dividends
24 Months	\$1,000	2.10%	2.080%	\$10,000	2.20%	2.178%	180 Days' Dividends
36 Months	\$1,000	2.55%	2.521%	\$10,000	2.65%	2.618%	270 Days' Dividends
48 Months	\$1,000	3.05%	3.008%	\$10,000	3.15%	3.105%	270 Days' Dividends
60 Months	\$1,000	3.35%	3.300%	\$10,000	3.40%	3.348%	270 Days' Dividends

**Savings IRA Accounts** – Dividends calculated using Daily Balance.

IRA Type	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Savings IRA	\$0	\$.01	0.15%	0.150%
Savings Roth IRA	\$0	\$.01	0.15%	0.150%
Savings Education IRA	\$0	\$.01	0.15%	0.150%

**Money Market Deposit Accounts** – Dividends calculated using Daily Balance.

Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
\$2,500	\$2,500	0.85%	0.847%
\$2,500	\$10,000	0.90%	0.896%
\$2,500	\$25,000	0.95%	0.946%
\$2,500	\$50,000	1.00%	0.995%

For additional information, visit us online at [creditunion1.org](http://creditunion1.org) or call our Member Service Department at 800.252.6950.

Dividends are paid and compounded monthly. <sup>1</sup>APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened. The APY is accurate as of the last dividend declaration date, November 28, 2018. <sup>2</sup>We may impose a penalty if you withdraw funds from your account before the maturity date. Maintenance or activity fees could reduce the earnings on the account.