



Last Dividend Declaration Date | December 15, 2021

The dividend rates and annual percentage yields are accurate as of the last dividend declaration date set forth above. If you require current rate information, please contact us.

<b>Debit Card Accounts</b>				
Dividends calculated using Average Daily Balance				
Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Student Express Debit Card Account	\$25 or \$500 Direct Deposit	Does not earn dividends	n/a	n/a
Express Debit Card Account	\$25 or \$500 Direct Deposit	Does not earn dividends	n/a	n/a
Express Plus Debit Card Account	\$500	\$0.01	0.01%	0.010%
Express Premium Plus Debit Card Account	\$500 and aggregate relationship with CU1 of \$50,000	\$0.01	0.01%	0.010%
<b>Savings Accounts</b>				
Dividends calculated using Daily Balance				
Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Primary Savings	\$5	\$5	0.01%	0.010%
Additional Savings	\$0	\$0.01	0.01%	0.010%
High Yield Savings <sup>2</sup>	\$0	\$1	0.50%	0.498%
<b>Money Market Accounts</b>				
Dividends calculated using Daily Balance				
	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
	\$2,500	\$2,500	0.05%	0.050%
	\$2,500	\$25,000	0.10%	0.100%
	\$2,500	\$50,000	0.20%	0.199%
	\$2,500	\$100,000	0.30%	0.299%
	\$2,500	\$250,000	0.40%	0.399%
Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound 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. <sup>2</sup> Must be New Money and deposited into the High Yield Savings Account. "New Money" is defined as money not on deposit with Credit Union 1 within the last 12 months and transferred in from a different financial institution (no Credit Union 1 to Credit Union 1 balance transfers allowed at any time. Any funds transferred in this manner will be redeposited into the original account and earn at the current rate). Money removed from Credit Union 1, then redeposited within a 12-month period from the withdrawal, will not be eligible for the High Yield Savings Account Rate.				
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## Share Certificates

Dividends calculated using Daily Balance

Term	Share Certificate			Share Certificate Plus			Early Withdrawal Penalty Amount <sup>3</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	0.25%	0.250%	\$10,000	0.25%	0.250%	90 Days' Dividends
12 Months	\$1,000	0.30%	0.299%	\$10,000	0.30%	0.299%	90 Days' Dividends
24 Months	\$1,000	0.40%	0.399%	\$10,000	0.40%	0.399%	180 Days' Dividends
36 Months	\$1,000	0.50%	0.498%	\$10,000	0.50%	0.498%	270 Days' Dividends
48 Months	\$1,000	0.60%	0.598%	\$10,000	0.60%	0.598%	270 Days' Dividends
60 Months	\$1,000	0.70%	0.697%	\$10,000	0.70%	0.697%	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>3</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	0.25%	0.250%	\$10,000	0.25%	0.250%	90 Days' Dividends
12 Months	\$1,000	0.30%	0.299%	\$10,000	0.30%	0.299%	90 Days' Dividends
24 Months	\$1,000	0.40%	0.399%	\$10,000	0.40%	0.399%	180 Days' Dividends
36 Months	\$1,000	0.50%	0.498%	\$10,000	0.50%	0.498%	270 Days' Dividends
48 Months	\$1,000	0.60%	0.598%	\$10,000	0.60%	0.598%	270 Days' Dividends
60 Months	\$1,000	0.70%	0.697%	\$10,000	0.70%	0.697%	270 Days' Dividends

## Savings IRA Accounts

Dividends calculated using Daily Balance

Program	Minimum Balance to Open	Minimum Balance to Earn Dividends	APY <sup>1</sup>	APR
Savings IRA	\$0	\$0.01	0.01%	0.010%
Savings Roth IRA	\$0	\$0.01	0.01%	0.010%
Savings Education IRA	\$0	\$0.01	0.01%	0.010%

Dividends are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends as provided by Program type and compound 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. <sup>3</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.

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

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**

By members' choice, this institution is not federally insured.