



**Rate Schedule – Savings & Checking**

Rates Effective: September 1, 2023

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[www.unitusccu.com](http://www.unitusccu.com)

SHARE ACCOUNTS	Tiers	Dividend Rate	Annual Percentage Yield
<b>Prime Share:</b> Personal, Business, IRA, HSA, ESA	\$5.00 – \$24,999.99	0.05%	0.05%
	\$25,000 or more	0.10%	0.10%
COMPOSITE SAVINGS ACCOUNTS	Tiers	Interest Rate	Annual Percentage Yield
<b>Go Savings Account:</b> Consumer, IRA, Business	\$0.00 – \$2,499.99	2.96%	3.00%
	\$2,500 – \$4,999.99	0.03%	3.00% - 1.51%
	\$5,000 – \$24,999.99	0.03%	1.51% - 0.33%
	\$25,000 – \$49,999.99	0.03%	0.33% - 0.18%
	\$50,000 – \$99,999.99	0.03%	0.18% - 0.10%
	\$100,000 or more	0.03%	0.10% - 0.03%
DEPOSIT ACCOUNTS	Tiers	Interest Rate	Annual Percentage Yield
<b>Savings Accounts:</b> Special Savings, Reserve Account, Business Savings	\$0.00 – \$24,999.99	0.01%	0.01%
	\$25,000 or more	0.01%	0.01%
<b>Rewards Savings Account</b>	Full Balance	3.93%	4.00%
<b>Checking Accounts:</b> Health Savings Account Checking	\$0.00 – \$2,499.99	0.05%	0.05%
	\$2,500 – \$24,999.99	0.05%	0.05%
	\$25,000 – \$49,999.99	0.10%	0.10%
	\$50,000 or more	0.10%	0.10%
<b>Money Market Account:</b> Personal	\$0.00 – \$9,999.99	0.25%	0.25%
	\$10,000 – \$24,999.99	0.50%	0.50%
	\$25,000 – \$49,999.99	0.75%	0.75%
	\$50,000 – \$99,999.99	1.00%	1.00%
	\$100,000 – \$249,999.99	1.49%	1.50%
	\$250,000 – \$499,999.99	1.98%	2.00%
	\$500,000 - \$999,999.99	2.47%	2.50%
	\$1,000,000-\$2,499,999.99	2.96%	3.00%
\$2,500,000 or more	3.44%	3.50%	
<b>Money Market Account:</b> Business	\$0.00 – \$9,999.99	1.00%	1.00%
	\$10,000 – \$24,999.99	1.49%	1.50%
	\$25,000 – \$49,999.99	1.98%	2.00%
	\$50,000 – \$99,999.99	2.47%	2.50%
	\$100,000 – \$249,999.99	2.96%	3.00%
	\$250,000 - \$499,999.99	4.41%	4.50%
	\$500,000 - \$999,999.99	4.41%	4.50%
	\$1,000,000-\$2,499,999.99	4.41%	4.50%
\$2,500,000 or more	4.41%	4.50%	
<b>Checking Accounts:</b> Interest Checking, Business Interest Checking, Optima Checking	\$0.00 – \$24,999.99	0.05%	0.05%
	\$25,000 or more	0.10%	0.10%

**Additional Information and Disclosures**

The Rate Schedule sets forth current conditions and rates applicable to your Prime Share, Savings, Unitus Checking, Interest Checking, Money Market Account, IRA, Health Savings Account and Certificate accounts at Unitus Community Credit Union. The Credit Union may offer other rates, or amend rates contained in this Schedule by posting an updated Schedule. The rates are accurate and effective as of the date above. Each account owner agrees to the terms set forth on this Rate Schedule and Truth-in-Savings disclosure and acknowledges it as part of the Membership & Account Agreement. Please refer to the Fee Schedule for fees and charges associated with these accounts. APY = Annual Percentage Yield.

Determine how NCUA insurance coverage applies to your credit union account(s) using the NCUA Insurance Estimator tool at <https://www.mycrreditunion.gov/share-insurance-estimator-home>.

Federally Insured by NCUA

**Prime Share, Go Savings, Savings, Rewards Savings, Unitus Checking, Interest Checking and Money Market Accounts**

*Except as specifically described, the following disclosures apply to all accounts:*

• **RATE INFORMATION.** The interest/dividend rate and APY are set forth in the Rate Schedule. The APY is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and compounding frequency for an annual period. For all Prime Share, Savings, Money Market, and interest checking accounts, the interest/dividend rate may change as determined by the Board of Directors. As part of the Right Choice Checking program, the Right Choice Special Savings share may be eligible to receive a bonus interest rate increase, as determined by the Credit Union periodically, for up to 12 months following the share opening date.

TIERED RATE ACCOUNTS. Prime Share, Savings (except Go Savings), Money Market, and interest checking accounts are tiered rate accounts. The interest rate and APY applicable to each account depends on the balance tiers set forth on the Rate Schedule. Once a balance tier is met, the highest interest rate and APY for that tier will apply to the entire balance in your account.

GO SAVINGS. Go Savings is a tiered rate account. The interest rate and APY specified for a tier will apply only to the portion of the account balance that is within that tier. The range of interest rate and APY(s) (which vary depending on the balance in the account) are shown for each tier.

• **NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and APY shown above are the rates and yields for the last dividend period as shown above.

• **COMPOUNDING AND CREDITING.** For all accounts, interest/dividend is calculated by the daily balance method that applies a daily periodic rate to the principal in the account for each day of the interest/dividend period. Interest/dividend will be compounded and credited monthly. The interest/dividend period for Prime Share, Savings, and Deposit accounts begins on the first calendar day of the month and ends on the last calendar day of the month. If the account is closed before interest/dividend is credited, you may not receive accrued interest/dividend. If the balance falls below the minimum balance required, no interest will be accrued that day.

• **ACCRUAL OF INTEREST/DIVIDEND.** Interest/dividend will begin to accrue on cash and non-cash deposits on the business day you make the deposit to your account.

• **BALANCE INFORMATION.** The minimum opening balance is \$5 for Prime Share Savings (personal and business), \$50 for Unitus Checking, Interest Checking (personal and HSA), and \$100 for Money Market Accounts (personal and business), Basic Business Checking and Business Interest Checking. For personal Interest Checking, a \$500 minimum daily balance is required to avoid a monthly service charge for the interest period; for Business Interest Checking a minimum daily balance of \$3000 is required to avoid a monthly service charge. For personal Money Market Accounts, a \$2500 average balance is required to avoid a service fee. For business Money Market Accounts, a \$10,000 minimum daily balance is required to avoid a service fee. Refer to the Fee Schedule for current pricing.

• **Rewards Savings.** To qualify for the Rewards Savings account; you must have 1. a checking account, eStatements, and debit card or 2. A Unitus Cash Back Credit Card. All rewards are paid into this account. No other deposits may be made to this account. Rewards vary and can change at any time with appropriate notice.

• **TRANSACTION LIMITATIONS.** For all accounts, your ability to make cash withdrawals from your account and any limitation on such transactions is established by the Credit Union's Board of Directors and may change from time to time. Withdrawals from IRA accounts are IRS reportable transactions that may be subject to IRS penalties.