

# Rates and Annual Percentage Yields (APY) Savings, Checking and Certificate Accounts

Your Neighborhood Credit Union  
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Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance
<b>February 2, 2023</b>			
<b>SHARE ACCOUNTS<sup>1</sup></b>	.10%	.10%	\$5
<b>MONEYWISE YOUTH<sup>1</sup></b> Share	.30%	.30%	\$5
<b>MONEY MARKET<sup>2</sup></b> \$0.01 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 and greater	.70% .85% 1.00% 1.09% 1.24% 1.49%	.70% .85% 1.00% 1.10% 1.25% 1.50%	\$2,500
<b>MONEYWISE MONEY MARKET<sup>2</sup></b> \$0.01 - \$499.99 \$500 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and greater	.40% .60% .75% .90%	.40% .60% .75% .90%	\$500
<b>INDIVIDUAL RETIREMENT ACCOUNT<sup>1</sup></b> IRA Savings	.80%	.80%	\$0
<b>CHECKING ACCOUNT</b> MoneyWise Teen Checking Value Checking Premium Checking <sup>2,3</sup> TruRate Checking <sup>2,4</sup> \$.01-\$20,000.00 \$20,000.01 and greater If criteria not met	.00% .00% .10% 3.00% .10% .10%	.00% .00% .10% 3.04% .10% .10%	\$5 \$25 \$300 \$2,000
<b>AMPLIFIED CHECKING<sup>2,5</sup> (no longer offered)</b> TIER 1: \$.01-\$24,999.99 TIER 2: \$25,000 and greater If criteria not met (basic rate)	1.64% .20% .05%	1.65% .20% .05%	\$0
<b>HEALTH SAVINGS ACCOUNT<sup>2</sup></b> \$0.01 - \$499.99 \$500 - \$2,499.99 \$2,500 - \$4,999.99 \$5,000 and greater	.10% .20% .20% .30%	.10% .20% .20% .30%	\$0
<b>CERTIFICATE<sup>6</sup></b> 13 Month (Special) 20 Month (Special) 30 Month (Special) 3 Month 6 Month 12 Month 24 Month 36 Month 48 Month 60 Month	4.18% 3.94% 3.70% .50% 1.49% 1.49% 1.74% 2.23% 2.48% 2.72%	4.25% 4.00% 3.75% .50% 1.50% 1.50% 1.75% 2.25% 2.50% 2.75%	\$2,500 \$2,500 \$2,500 \$500 \$500 \$500 \$500 \$500 \$500 \$500

All rates subject to change without notice. All rates except for certificates may also change after account opening. Fees may reduce earnings. TruStone membership required.

See last page for disclosures.

## Rates and Annual Percentage Yields (APY) Business Accounts

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance
<b>February 2, 2023</b>			
<b>BUSINESS CHECKING ACCOUNTS</b>			
Small Business Checking	.00%	.00%	\$100
Essential Business Checking	.00%	.00%	
Business Checking <sup>7</sup> (no longer offered)	.00%	.00%	
Capital Business Checking <sup>8</sup>			
\$0.01 - \$7,499.99	.00%	.00%	
\$7,500 - \$14,999.99	.20%	.20%	
\$15,000 - \$24,999.99	.25%	.25%	
\$25,000 and greater	.30%	.30%	
<b>BUSINESS HIGH-YIELD MONEY MARKET<sup>9</sup></b>			
\$0.01 - \$99,999.99	1.04%	1.05%	\$5
\$100,000 - \$249,999.99	1.24%	1.25%	
\$250,000 - \$499,999.99	1.49%	1.50%	
\$500,000 - \$749,999.99	1.74%	1.75%	
\$750,000 - \$999,999.99	1.93%	1.95%	
\$1,000,000 - \$2,999,999.99	2.47%	2.50%	
\$3,000,000 - \$4,999,999.99	2.91%	2.95%	
\$5,000,000 and greater	3.45%	3.50%	

All rates subject to change without notice. All rates except for certificates may also change after account opening. Fees may reduce earnings. TruStone membership required.

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## Annual Percentage Rates (APR) Loans and Credit Cards

Effective Date:	APR as low as
<b>February 2, 2023</b>	
<b>NEW/USED VEHICLE LOANS</b>	
Car/Truck/Van Fixed rates range from 5.49% APR to 16.74% APR.	5.49%
Motorcycle/Boat/RV/Personal Watercraft/Snowmobile/ATV/UTV Fixed rates range from 6.49% APR to 17.49% APR.	6.49%
Rates include discounts for TruStone Visa® Credit Card and automatic loan payment from a TruStone account.	
<b>PERSONAL LOANS</b>	
Personal Loan Rates range from 8.99% APR to 16.74% APR.	8.99%
Line of Credit Variable rates range from 13.49% APR to 17.74% APR.	13.49%
Rates include a discount for automatic loan payment from a TruStone account.	
<b>HOME LOANS</b>	
Looking for a home loan? Want to use the equity you've built up over the years for a major purchase? Visit our website or ask a banker for the most recent home equity loan, line of credit and mortgage options.	
<b>VISA® CREDIT CARD</b>	
Visa Signature Variable rate with no annual fee and minimum credit limit of \$5,000. Rates currently range from 13.90% APR to 17.90% APR.	13.90%
Visa Platinum Rewards Variable rate with no annual fee and minimum credit limit of \$500. Rates currently range from 13.90% APR to 17.90% APR.	13.90%
Visa Platinum Variable rate with no annual fee and minimum credit limit of \$500. Rates currently range from 12.90% APR to 17.90% APR.	12.90%
<b>SECURED LOANS</b>	
Share Secured Loan Fixed rate based on Share savings rate plus 2.00%.	2.10%
Certificate Secured Loan Fixed rate based on the Certificate rate plus 2.00%. Rate is rounded up to the nearest quarter percent. Loan term cannot exceed maturity of certificate.	Reference Certificate Rates & Terms

All rates subject to change without notice. Actual rate for all loans based on an evaluation of applicant's credit and payment history. The loan amount is based on an evaluation of the applicant's credit and payment history, income and length of employment. Other terms and conditions may apply. TruStone membership required.

**Federally insured by NCUA**



# TruStone Financial® Rate Sheet Disclosures

## Savings and Checking Accounts

<sup>1</sup>For these account types, the dividend period is quarterly. For example: the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as March 31.

<sup>2</sup>For these account types, the dividend period is monthly. For example: the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as January 31.

<sup>3</sup>The minimum daily balance required to avoid a service fee is \$300.

<sup>4</sup>TruRate Checking: Rates subject to change including after account opening. Fees may reduce earnings. A \$20 monthly fee will be assessed if the daily balance falls below \$2,000. APY Tiers: Balances less than \$20,000 earn 3.04% APY if requirements are met and the balance portion more than \$20,000 earns 0.10% APY. To earn the highest yield, member must maintain active TruStone Visa credit and debit cards with 12 combined transactions per month, and enroll in eStatements. If any of the requirements are not met in a given month, the APY drops to 0.10% APY on all balances. Limit one account per household. TruRate Checking is not available for trust or business accounts.

<sup>5</sup>Amplified Checking (no longer offered): APY Tiers: Balances up to \$25,000 earn 1.65% APY if requirements are met and balances \$25,000+ earn 0.20% APY. To receive Amplified Tier I/Tier II rate you must meet the following requirements each month: 10 debit card purchase transactions, one direct deposit, and must be enrolled in eStatements with valid e-mail address. If the minimum requirements are not met in a statement cycle, the basic rate will apply to all balances. One account per individual.

**Dividend information:** Dividends are calculated using the daily balance method which applies a daily periodic rate to the balance in the account each day. Accrual of dividends: Dividends will begin to accrue on the business day you deposit non-cash items (ie: checks) to your account. Nature of dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. If you close your account before dividends are paid, you will receive the accrued dividends. Dividends will be compounded monthly and credited to your account on every monthly statement or at the end of the calendar quarter. These are prospective dividend rates and anticipated APY for the current dividend period and may change at any time without limitations as determined by the Board of Directors.

## Certificate Accounts

<sup>6</sup>**Certificate information:** The required minimum balance to open a certificate is \$500. If you are under age 18, the minimum balance to open is \$25. The minimum balance to open a 13 month, 20 month and 30 month certificate, when offered, is \$2,500, which must be new money not on deposit with TruStone Financial. For 13 month, 20 month and 30 month certificates, at least 50% of the total deposit must be new money not on deposit with TruStone Financial. Automatically renewable certificates have a 10 business day grace period after the maturity date to withdraw funds or close the account without being assessed an early withdrawal penalty. Automatically renewable certificates will be renewed at current rate on the date of maturity. Accrued dividends will be paid during the grace period. Automatically renewable certificates will be renewed at maturity for the same term as the original with the exception of 13 month, 20 month and 30 month certificates. The 13 month and 20 month will be renewed as a 12 month certificate. The 30 month will renew as a 24 month certificate. The new certificates will also be renewable. The 12 month MoneyWise certificates will be converted to a standard renewable 12 month certificate on the maturity date immediately following the 18th birthday of the primary member. Additional deposits may be made throughout the term of the MoneyWise certificate. Dividends are no longer paid on nonrenewable certificates after maturity. The APY assumes that dividends will remain in your account until maturity. Penalties may be imposed if you withdraw any of the principal in your account before the maturity date. The penalty will equal 90 days' dividends on your account if the original term is one year or less. The penalty will equal 365 days' dividends on your account if the original term is greater than one year. If a certificate is withdrawn within six calendar days after the account is opened, a penalty of at least seven days dividends will be assessed. If the account is part of an IRA, see your plan disclosure for details on penalty exceptions. IRA certificates are not available in three and six month terms. The dividend period is quarterly. For example: the first dividend period of the calendar year is January 1 through March 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as March 31. Dividend rates on certificates will be in effect until the maturity date.

## Business Accounts

<sup>7</sup>**Business Checking (no longer offered):** Monthly service fee is \$15.

<sup>8</sup>**Capital Business Checking:** For these account types, the dividend period is monthly. For example: the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as January 31. Rates subject to change including after account opening. Fees may reduce earnings. The minimum daily balance required to avoid a service fee is \$7,500.

<sup>9</sup>**Business High-Yield Money Market:** For these account types, the dividend period is monthly. For example: the first dividend period of the calendar year is January 1 through January 31. All other dividend periods follow this pattern of dates. The dividend declaration date is the ending date of a dividend period, such as January 31. Rates subject to change including after account opening. Fees may reduce earnings. There is no fee for the first six withdrawal transactions of each calendar month. A \$100 transaction fee will be assessed for each additional withdrawal transaction after the first six during the calendar month. Maximum balance allowed is \$30,000,000. Not available to Sole Proprietorships.

## Dividend Information

Dividends are calculated using the daily balance method which applies a daily periodic rate to the balance in the account each day. Accrual of dividends: Dividends will begin to accrue on the business day you deposit non-cash items (ie: checks) to your account. Nature of dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. If you close your account before dividends are paid, you will receive the accrued dividends. Dividends will be compounded monthly and credited to your account on every monthly statement or at the end of the calendar quarter. These are prospective dividend rates and anticipated APY for the current dividend period and may change at any time without limitations as determined by the Board of Directors.