



Account Disclosure Rate Supplement

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: 12/06/2018

Account Type	VARIABLE RATE			
	BALANCE REQUIREMENTS		DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Business Share Savings (1)			0.01 %	0.01 %
<input type="checkbox"/> Business Money Market (1)	Less than \$50,000.00		0.65 %	0.65 %
	\$50,000.00 - \$99,999.99		0.75 %	0.75 %
	\$100,000.00 - \$249,999.99		1.00 %	1.00 %
	\$250,000.00 - \$499,999.99		1.00 %	1.00 %
	\$500,000.00 & Greater		1.00 %	1.00 %
<input type="checkbox"/> Business Premier Checking (1)	Less than \$10,000.00		2.4718 %	2.50 %
	\$10,000.00 - \$49,999.99		2.4718 %	2.50 %
	\$50,000.00 - \$99,999.99		2.4718 %	2.50 %
	\$100,000.00 - \$249,999.99		2.4718 %	2.50 %
	\$250,000.00 & Greater		2.4718 %	2.50 %
Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Regular Certificate (2)	\$1,000	3-5 Mo	0.8963 %	0.90 %
		6-11 Mo	1.2528 %	1.26 %
		12-23 Mo	1.3121 %	1.32 %
		24-35 Mo	1.6377 %	1.65 %
		36-47 Mo	1.9819 %	2.00 %
		48-59 Mo	2.1291 %	2.15 %
		60-71 Mo	2.1781 %	2.20 %
		72-83 Mo	2.2761 %	2.30 %
		84 + Mo	2.3740 %	2.40 %
<input type="checkbox"/> Jumbo Certificate (2)	\$100,000	3-5 Mo	1.0450 %	1.05 %
		6-11 Mo	1.4100 %	1.41 %
		12-23 Mo	1.4602 %	1.47 %
		24-35 Mo	1.7853 %	1.80 %
		36-47 Mo	2.1291 %	2.15 %
		48-59 Mo	2.2761 %	2.30 %
		60-71 Mo	2.3251 %	2.35 %
		72-83 Mo	2.4229 %	2.45 %
		84 + Mo	2.5207 %	2.55 %
<input type="checkbox"/> Special Certificate (2)			%	%
<input type="checkbox"/> Special Certificate (2)(3)	\$1,000	10 Mo	2.6476 %	2.68 %
	\$1,000	25 Mo	2.9595 %	3.00 %

(1) The dividend rate and APY may change every dividend period based on the determination of the Credit Union's Board of Directors.

(2) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (800) 456-3000.

(3) The dividend rate and APY are only applicable to new Accounts that are funded solely with deposits from outside financial institutions. These rates do not apply to the renewal of an existing Account or the use of any other funds already on deposit with the Credit Union.