

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



Your Neighborhood Credit Union

800.862.1998 | TRUSTONE.ORG

Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance
March 1, 2021			
SHARE ACCOUNTS¹ Less than \$500.00; \$500.00 and greater	.10%	.10%	\$5
MONEYWISE YOUTH¹ Share	.30%	.30%	\$5
MONEY MARKET² \$0 - \$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	.25% .30% .40% .45% .55% .70%	.25% .30% .40% .45% .55% .70%	\$2,500
MONEYWISE MONEY MARKET² \$0 - \$499.99 \$500 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 and greater	.30% .35% .45% .60%	.30% .35% .45% .60%	\$500
INDIVIDUAL RETIREMENT ACCOUNT¹ IRA Savings	.40%	.40%	\$0
CHECKING ACCOUNT MoneyWise Teen Checking Value Checking Premium Checking ^{2,3} TruRate Checking ^{2,4} \$.01-\$20,000.00 \$20,000.01 and greater If criteria not met	.00% .00% .10% 2.00% .10% .10%	.00% .00% .10% 2.02% .10% .10%	\$5 \$25 \$300 \$2,000
AMPLIFIED CHECKING^{2,5} (no longer offered) TIER 1: \$.01-\$24,999.99 TIER 2: \$25,000 and greater If criteria not met	1.64% .20% .05%	1.65% .20% .05%	\$0
HEALTH SAVINGS ACCOUNT² \$0 - \$499.99 \$500 - \$2,499.99 \$2,500 - \$4,999.99 \$5,000 and greater	.10% .20% .20% .30%	.10% .20% .20% .30%	\$0
CERTIFICATE⁵ 3 Month 6 Month 12 Month 24 Month 36 Month 48 Month 60 Month	.30% .45% .70% .85% 1.00% 1.05% 1.24%	.30% .45% .70% .85% 1.00% 1.05% 1.25%	\$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.

Federally insured by NCUA

Rates and Annual Percentage Yields (APY) Business Checking



Your Neighborhood Credit Union

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Effective Date:	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance
March 1, 2021			
BUSINESS CHECKING ACCOUNTS			
Small Business Checking	.00%	.00%	\$100
Essential Business Checking	.00%	.00%	
Business Checking <i>(no longer offered)</i> ⁶	.00%	.00%	
Capital Business Checking ⁷			
\$0 - \$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%	

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Annual Percentage Rates (APR) Loans and Credit Cards

Effective Date:	APR as low as
March 1, 2021	
NEW/USED VEHICLE LOANS	
Cars/Trucks/Vans Fixed rates range from 2.74% APR to 15.24% APR.	2.74%
Motorcycle/Boat/RV Fixed rates range from 3.49% APR to 16.00% APR.	3.49%
Rates include discounts for TruStone Visa® Credit Card and automatic loan payment from a TruStone account.	
PERSONAL LOANS	
Personal Loan Rates range from 8.99% APR to 16.99% APR.	8.99%
Line of Credit Variable rates range from 9.49% APR to 15.74% APR.	9.49%
Rates include a discount for automatic loan payment from a TruStone account.	
HOME LOANS	
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.	
VISA® CREDIT CARD	
Visa Signature Variable rate with no annual fee and minimum credit limit of \$5,000. Rates currently range from 9.90% APR to 15.65% APR.	9.90%
Visa Platinum Rewards Variable rate with no annual fee and minimum credit limit of \$250. Rates currently range from 9.90% APR to 15.65% APR.	9.90%
Visa Platinum Variable rate with no annual fee and minimum credit limit of \$250. Rates currently range from 8.90% APR to 15.65% APR.	8.90%
SECURED LOANS	
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.	

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.

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TruStone Financial® Rate Sheet

Savings and Checking Accounts

¹For 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.

²For 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.

³The minimum daily balance required to avoid a service fee is \$300. See fee schedule for details.

⁴TruRate Checking: APY Tiers: Balances up to \$20,000 earn 2.02% APY if requirements are met and the balance portion over \$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, enroll in eStatements and maintain a minimum daily balance of \$2,000. If any of the requirements are not met in a given month, the APY drops to 0.10% APY on all balances. A \$20 monthly fee will be assessed if the daily balance falls below \$2,000. Minimum open deposit of \$2,000. Limit one account per household. Primary account holder must be 18 years of age or older. TruRate Checking is not available for trust or business accounts.

⁵Amplified Checking (no longer offered): 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

⁵**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. Automatic renewable certificate accounts have a ten business day grace period after the maturity date to withdraw or close the account. Accrued dividends will be paid during the ten day grace period. For certificate accounts that do not automatically renew at maturity, dividends will no longer be paid. 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. 12 month MoneyWise certificate will be converted to a regular 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.

Business Checking Accounts

⁶**Business Checking (no longer offered):** Monthly service fee is \$15.

⁷**Capital Business Checking:** The minimum daily balance required to avoid a service fee is \$7,500. See fee schedule for details.

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.



For current rate information, call 800.862.1998.