



Deposit Rates

Effective February 1, 2019

Savings

Dividends Compounded Monthly

SHARE TYPE	RATE	APY*
Regular Share.....	0.10%	0.10%
Minimum Balance: \$25.00		
Youth.....	1.00%	0.99%
Minimum Balance: \$5.00		
Balances up to \$500 earns 1.00%		
Balances over \$500 continue at 0.10%		
UTMA Share.....	0.10%	0.10%
Minimum Balance: \$25.00		
Other Savings.....	0.10%	0.10%
Swipe & Save.....	3.00%	3.01%
Balances up to \$2,500 earns 3.00%		
Balances over \$2,500 earns 0.10%		
Money Market.....	0.25%	0.25%
Individual Retirement Accounts (IRAs).....	0.50%	0.50%
Business Money Market.....	0.25%	0.25%

Checking

SHARE TYPE	RATE	APY*
Rewards Checking		
Requirements met - up to \$5,000^^.....	2.15%	2.15%
Requirements met - over \$5,000^^.....	0.10%	0.10%
Requirements not met.....	0.00%	0.00%
Business Checking.....	0.00%	0.00%
Non-Profit Business Checking.....	0.00%	0.00%

Certificates of Deposit (CDs)

Dividends Compounded Quarterly
Minimum Balance: \$1,000.00

SHARE TYPE	RATE	APY*
6 Month Certificate.....	0.30%	0.30%
12 Month Certificate.....	0.75%	0.75%
18 Month Certificate.....	1.00%	1.00%
24 Month Certificate.....	1.25%	1.25%
36 Month Certificate.....	1.35%	1.35%
48 Month Certificate.....	1.45%	1.45%
60 Month Certificate.....	1.50%	1.50%
12 Month Bump CD**.....	0.30%	0.30%
18 Month Bump CD**.....	0.75%	0.75%
24 Month Bump CD**.....	1.15%	1.15%
36 Month Bump CD**.....	1.25%	1.25%
48 Month Bump CD**.....	1.35%	1.35%
60 Month Bump CD**.....	1.40%	1.40%

*APY - Annual Percentage Yield

** The certificate holder has the right, at their discretion, to bump up the rate, one time only for the remainder of the current term. Once the rate is increased it will remain at the higher rate for the remainder of the term.

^^ Requirement period is each statement cycle. Rewards Checking requires 15 SFCU debit card transactions, a direct deposit or automated payment from an external source, enrollment in eStatements and successful login to online banking in the statement period. ATM withdrawals do not count as debit card transactions.

Account fees may reduce earnings on your account.

An early withdrawal penalty may or may not be imposed on CDs.

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Rates and Terms in effect as of February 1, 2019 and are subject to change without notice.

Truth in Savings Disclosure

Except as specifically described the following Disclosures apply to all accounts.

1. **Rate Information:** The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage yield may change monthly as determined by the credit union's board of directors. The dividend period on all accounts is on a calendar month. Dividends on all accounts are compounded monthly and credited monthly.
2. **Nature of Dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
3. **Dividend Compounding and Crediting:** Dividends on all accounts are compounded and credited monthly. The dividend period is the period of time at the end which an account earns dividend credit. The dividend rates and annual percentage yield are the rates and yields of the last dividend declaration date which is set forth in the rate schedule.
4. **Accrual of Dividends:** For all accounts, dividends will begin to accrue on non-cash deposits (ex. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
5. **Balance Information:** The minimum balance requirements applicable to each account are set forth in the rate schedule. For savings, IRA, and savings plus accounts, there is a minimum daily balance required to obtain the annual percentage yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated annual percentage yield. For all accounts using a daily balance method, dividends are calculated by applying a daily periodic rate to the principle in the account each day.
6. **Account Limitation:** For savings, IRA, and savings plus accounts, no more than six pre-authorized, automatic, or telephone transfers may be made from these accounts to another of yours or to a third party in any month, and no more than three of these may be by check, draft, or debit card to a third party. If you exceed these limitations, your accounts may be subject to a fee or be closed. For checking accounts no account limitations apply.
7. **Collections:** Member agrees to pay all collection and/or attorney fees associated with the collection of these accounts.