



725 5th Street, Rapid City, SD 57701

Branches Are Located In: Rapid City, Belle Fourche, Custer, Spearfish, and Gillette WY

**Share Savings and Share Certificate Rates**

**Effective Date: September 1, 2022**

**800-672-6365**

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
<b>Kasasa Cash Checking**</b>			
Qualifications Met	\$0.01 - \$10,000	2.50%	2.53%
	\$10,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
<b>Kasasa Saver**</b>			
Qualifications Met	\$0.01 - \$25,000	1.00%	1.00%
	\$25,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
<b>**Blended Rate/See TIS Disclosure</b>			
<b>Share Certificates:</b>			
6 Month	\$500 - \$24,999	0.30%	0.30%
	\$25,000 - \$99,999	0.35%	0.35%
	\$100,000 - \$199,999	0.40%	0.40%
	\$200,000 or more	0.45%	0.45%
9 Month	\$500 - \$24,999	0.35%	0.35%
	\$25,000 - \$99,999	0.40%	0.40%
	\$100,000 - \$199,999	0.45%	0.45%
	\$200,000 or more	0.50%	0.50%
12 Month	\$500 - \$24,999	0.50%	0.50%
	\$25,000 - \$99,999	0.55%	0.55%
	\$100,000 - \$199,999	0.60%	0.60%
	\$200,000 or more	0.65%	0.65%
24 Month	\$500 - \$24,999	0.80%	0.80%
	\$25,000 - \$99,999	0.85%	0.85%
	\$100,000 - \$199,999	0.90%	0.90%
	\$200,000 or more	0.95%	0.95%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
<b>Share Certificates (Cont'd):</b>			
36 Month	\$500 - \$24,999	0.90%	0.90%
	\$25,000 - \$99,999	0.95%	0.95%
	\$100,000 - \$199,999	1.00%	1.00%
	\$200,000 or more	1.05%	1.06%
48 Month	\$500 - \$24,999	1.60%	1.61%
	\$25,000 - \$99,999	1.65%	1.66%
	\$100,000 - \$199,999	1.70%	1.71%
	\$200,000 or more	1.75%	1.76%
60 Month	\$500 - \$24,999	1.75%	1.76%
	\$25,000 - \$99,999	1.80%	1.81%
	\$100,000 - \$199,999	1.85%	1.87%
	\$200,000 or more	1.90%	1.92%
<b>CD SPECIALS:</b>			
5 Month	<b>\$500 - \$24,999</b>	<b>1.60%</b>	<b>1.61%</b>
	<b>\$25,000 - \$99,999</b>	<b>1.65%</b>	<b>1.66%</b>
	<b>\$100,000 - \$199,999</b>	<b>1.70%</b>	<b>1.71%</b>
	<b>\$200,000 or more</b>	<b>1.75%</b>	<b>1.76%</b>
18 Month with Bump	<b>\$500 - \$24,999</b>	<b>2.00%</b>	<b>2.02%</b>
	<b>\$25,000 - \$99,999</b>	<b>2.05%</b>	<b>2.07%</b>
	<b>\$100,000 - \$199,999</b>	<b>2.10%</b>	<b>2.12%</b>
	<b>\$200,000 or more</b>	<b>2.18%</b>	<b>2.20%</b>



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**IRA's and Money Market Rates**  
**Effective Date: September 1, 2022**

**800-672-6365**

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
IRA Share Account:	\$25	0.35%	0.35%
IRA Share Certificates:			
12 Month	\$500 - \$24,999	0.25%	0.25%
	\$25,000 - \$99,999	0.30%	0.30%
	\$100,000 - \$199,999	0.35%	0.35%
	\$200,000 or more	0.40%	0.40%
24 Month	\$500 - \$24,999	0.40%	0.40%
	\$25,000 - \$99,999	0.45%	0.45%
	\$100,000 - \$199,999	0.50%	0.50%
	\$200,000 or more	0.55%	0.55%
36 Month	\$500 - \$24,999	0.50%	0.50%
	\$25,000 - \$99,999	0.55%	0.55%
	\$100,000 - \$199,999	0.65%	0.65%
	\$200,000 or more	0.70%	0.70%
48 Month	\$500 - \$24,999	0.65%	0.65%
	\$25,000 - \$99,999	0.70%	0.70%
	\$100,000 - \$199,999	0.75%	0.75%
	\$200,000 or more	0.80%	0.80%
60 Month	\$500 - \$24,999	1.00%	1.00%
	\$25,000 - \$99,999	1.05%	1.06%
	\$100,000 - \$199,999	1.10%	1.11%
	\$200,000 or more	1.15%	1.16%
<b>IRA CD SPECIAL:</b>			
41 Month	<b>\$500 - \$24,999</b>	<b>2.25%</b>	<b>2.27%</b>
	<b>\$25,000 - \$99,999</b>	<b>2.30%</b>	<b>2.32%</b>
	<b>\$100,000 - \$199,999</b>	<b>2.35%</b>	<b>2.38%</b>
	<b>\$200,000 or more</b>	<b>2.41%</b>	<b>2.44%</b>

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Primary & Special S	\$100	0.05%	0.05%
PeeWee Penguin &	\$25	0.50%	0.50%
Christmas & Vacatic	\$25 - \$5,000	0.50%	0.50%
	\$5,000.01 or more	0.05%	0.05%
Money Market & Business Money	\$25 - \$3,499.99	0.05%	0.05%
	\$3,500 - \$4,999.99	0.05%	0.05%
Market	\$5,000 - \$24,999.99	0.05%	0.05%
	\$25,000 - \$49,999.99	0.05%	0.05%
	\$50,000 - \$99,999.99	0.05%	0.05%
	\$100,000 or more	0.10%	0.10%
Elite Money Market & Elite Business	\$2,500 - \$9,999.99	0.05%	0.05%
	\$10,000 - \$24,999.99	0.05%	0.05%
Money Market	\$25,000 - \$49,999.99	0.10%	0.10%
	\$50,000 - \$74,999.99	0.10%	0.10%
	\$75,000 - \$89,999.99	0.10%	0.10%
	\$90,000 or more	0.15%	0.15%

*These dividend rates are effective September 1, 2022 and are subject to change. All share certificates are subject to a penalty for early withdrawal. Members are advised to contact Member Services for further information on applicable fees and terms. Please contact Highmark FCU at 800-672-6365.*

