



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

Share Savings and Share Certificate Rates
Effective Date: March, 1 2026
800-672-6365

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Kasasa Cash Checking**			
Qualifications Met	\$0.01 - \$10,000	4.41%	4.50%
Enhanced	\$0.01 - \$10,000	5.88%	6.05%
Qualifications Not Met	\$10,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
Kasasa Saver**			
Qualifications Met	\$0.01 - \$100,000	2.96%	3.00%
Qualifications Met	\$100,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
Share Certificates:			
6 Month*	\$500 - \$24,999	3.78%	3.85%
	\$25,000 - \$99,999	3.78%	3.85%
	\$100,000 - \$199,999	3.78%	3.85%
	\$200,000 or more	3.78%	3.85%
9 Month*	\$500 - \$24,999	3.69%	3.75%
	\$25,000 - \$99,999	3.69%	3.75%
	\$100,000 - \$199,999	3.69%	3.75%
	\$200,000 or more	3.69%	3.75%
12 Month*	\$500 - \$24,999	3.59%	3.65%
	\$25,000 - \$99,999	3.59%	3.65%
	\$100,000 - \$199,999	3.59%	3.65%
	\$200,000 or more	3.59%	3.65%
24 Month*	\$500 - \$24,999	3.30%	3.35%
	\$25,000 - \$99,999	3.30%	3.35%
	\$100,000 - \$199,999	3.30%	3.35%
	\$200,000 or more	3.30%	3.35%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Share Certificates (Cont'd):			
36 Month*	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	2.96%	3.00%
	\$100,000 - \$199,999	2.96%	3.00%
	\$200,000 or more	2.96%	3.00%
48 Month*	\$500 - \$24,999	2.72%	2.75%
	\$25,000 - \$99,999	2.72%	2.75%
	\$100,000 - \$199,999	2.72%	2.75%
	\$200,000 or more	2.72%	2.75%
60 Month*	\$500 - \$24,999	2.72%	2.75%
	\$25,000 - \$99,999	2.72%	2.75%
	\$100,000 - \$199,999	2.72%	2.75%
	\$200,000 or more	2.72%	2.75%
CD SPECIALS:			
		<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>



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

IRA's and Money Market Rates
Effective Date: March, 1 2026
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	3.59%	3.65%
	\$25,000 - \$99,999	3.59%	3.65%
	\$100,000 - \$199,999	3.59%	3.65%
	\$200,000 or more	3.59%	3.65%
24 Month	\$500 - \$24,999	3.30%	3.35%
	\$25,000 - \$99,999	3.30%	3.35%
	\$100,000 - \$199,999	3.30%	3.35%
	\$200,000 or more	3.30%	3.35%
36 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	2.96%	3.00%
	\$100,000 - \$199,999	2.96%	3.00%
	\$200,000 or more	2.96%	3.00%
48 Month	\$500 - \$24,999	2.72%	2.75%
	\$25,000 - \$99,999	2.72%	2.75%
	\$100,000 - \$199,999	2.72%	2.75%
	\$200,000 or more	2.72%	2.75%
60 Month	\$500 - \$24,999	2.72%	2.75%
	\$25,000 - \$99,999	2.72%	2.75%
	\$100,000 - \$199,999	2.72%	2.75%
	\$200,000 or more	2.72%	2.75%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Primary & Special Shares	\$100	0.05%	0.05%
PeeWee Penguin & Teen Clubs	\$25	1.00%	1.00%
Christmas & Vacation Clubs	\$25 - \$5,000	0.50%	0.50%
	\$5,000.01 or more	0.05%	0.05%
Smart Choice Money Market **	\$25 - \$2,500	2.95%	2.99%
	\$2,500.01 - \$25,000	0.75%	0.75%
	\$25,000.01 - \$50,000	0.25%	0.25%
	\$50,000.01 - \$100,000	0.20%	0.20%
	\$100,000.01 or more	0.15%	0.15%
Performance Money Market	\$25,000.01 - \$100,000	1.00%	1.00%
	\$100,000.01 - \$250,000	1.49%	1.50%
	\$250,000.01 or more	2.47%	2.50%
IRA CD SPECIAL:			
		<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>

These dividend rates are effective March 1, 2026 and are subject to change. All share certificates are subject to a penalty for early withdrawal of half the remaining dividends at the time of withdrawal. Members are advised to contact Member Services for further information on applicable fees and terms. Please contact Highmark Credit Union at 800-672-6365.

* Youth Certificates available starting at \$100 Minimum
 ** Blended Rate/See TIS Disclosure

