



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

### Business Share Savings, Money Market and Share Certificate Rates

Effective Date: January, 5 2026

800-672-6365

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>	<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%	Share Certificates cont:			
Business	\$2,500 - \$25,000	1.00%	1.00%	36 Month	\$500 - \$24,999	2.96%	3.00%
Money Market	\$25,000.01 - \$100,000	1.95%	1.97%		\$25,000 - \$99,999	2.96%	3.00%
	\$100,000.01 - \$250,000	2.50%	2.53%		\$100,000 - \$199,999	2.96%	3.00%
	\$250,000.01 or more	2.75%	2.78%		\$200,000 or more	2.96%	3.00%
Share Certificates:				48 Month	\$500 - \$24,999	2.72%	2.75%
6 Month	\$500 - \$24,999	3.78%	3.85%		\$25,000 - \$99,999	2.72%	2.75%
	\$25,000 - \$99,999	3.78%	3.85%		\$100,000 - \$199,999	2.72%	2.75%
	\$100,000 - \$199,999	3.78%	3.85%		\$200,000 or more	2.72%	2.75%
	\$200,000 or more	3.78%	3.85%	60 Month	\$500 - \$24,999	2.72%	2.75%
9 Month	\$500 - \$24,999	3.69%	3.75%		\$25,000 - \$99,999	2.72%	2.75%
	\$25,000 - \$99,999	3.69%	3.75%		\$100,000 - \$199,999	2.72%	2.75%
	\$100,000 - \$199,999	3.69%	3.75%		\$200,000 or more	2.72%	2.75%
	\$200,000 or more	3.69%	3.75%	CD SPECIALS:			
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%				

These dividend rates are effective January 5, 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.

