



725 5th Street, Rapid City, SD 57701

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>
Primary & Special Shares	\$100	0.05%	0.05%
Business	\$2,500 - \$25,000	1.00%	1.00%
Money Market	\$25,000.01 - \$100,000	1.95%	1.97%
	\$100,000.01 - \$250,000	2.50%	2.53%
	\$250,000.01 or more	2.75%	2.78%
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:			
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>
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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.

