



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: May 1, 2022

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%
PeeWee Penguin & Teen Clubs	\$25	0.50%	0.50%
Christmas & Vacation Clubs	\$25 - \$5,000	0.50%	0.50%
	\$5,000.01 or more	0.05%	0.05%
Kasasa Cash Checking**			
Qualifications Met	\$0.01 - \$10,000	2.50%	2.50%
	\$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 - \$20,000	1.00%	1.00%
	\$20,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
**Blended Rate/See TIS Disclosure			
Share Certificates:			
3 Month	\$500 - \$24,999.99	0.10%	0.10%
	\$25,000 - \$99,999.99	0.15%	0.15%
	\$100,000 or more	0.20%	0.20%
6 Month	\$500 - \$24,999.99	0.10%	0.10%
	\$25,000 - \$99,999.99	0.15%	0.15%
	\$100,000 or more	0.20%	0.20%
9 Month	\$500 - \$24,999.99	0.15%	0.15%
	\$25,000 - \$99,999.99	0.20%	0.20%
	\$100,000 or more	0.25%	0.25%
12 Month	\$500 - \$24,999.99	0.20%	0.20%
	\$25,000 - \$99,999.99	0.25%	0.25%
	\$100,000 or more	0.30%	0.30%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Share Certificates (Cont'd):			
18 Month	\$500 - \$24,999.99	0.25%	0.25%
	\$25,000 - \$99,999.99	0.30%	0.30%
	\$100,000 or more	0.35%	0.35%
24 Month	\$500 - \$24,999.99	0.35%	0.35%
	\$25,000 - \$99,999.99	0.40%	0.40%
	\$100,000 or more	0.45%	0.45%
30 Month	\$500 - \$24,999.99	0.35%	0.35%
	\$25,000 - \$99,999.99	0.40%	0.40%
	\$100,000 or more	0.45%	0.45%
36 Month	\$500 - \$24,999.99	0.49%	0.50%
	\$25,000 - \$99,999.99	0.54%	0.55%
	\$100,000 or more	0.59%	0.60%
48 Month	\$500 - \$24,999.99	0.59%	0.60%
	\$25,000 - \$99,999.99	0.64%	0.65%
	\$100,000 or more	0.69%	0.70%
60 Month	\$500 - \$24,999.99	0.79%	0.80%
	\$25,000 - \$99,999.99	0.84%	0.85%
	\$100,000 or more	0.89%	0.90%
CD SPECIALS:			
7 Month	\$500 - \$24,999.99	0.50%	0.50%
	\$25,000 - \$99,999.99	0.55%	0.55%
	\$100,000 or more	0.60%	0.60%



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IRA's and Money Market Rates
Effective Date: May 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 - \$24,999.99	0.20%	0.20%
	\$25,000 - \$99,999.99	0.25%	0.25%
	\$100,000 or more	0.30%	0.30%
18 Month	\$500 - \$24,999.99	0.25%	0.25%
	\$25,000 - \$99,999.99	0.30%	0.30%
	\$100,000 or more	0.35%	0.35%
24 Month	\$500 - \$24,999.99	0.35%	0.35%
	\$25,000 - \$99,999.99	0.40%	0.40%
	\$100,000 or more	0.45%	0.45%
30 Month	\$500 - \$24,999.99	0.35%	0.35%
	\$25,000 - \$99,999.99	0.40%	0.40%
	\$100,000 or more	0.45%	0.45%
36 Month	\$500 - \$24,999.99	0.49%	0.50%
	\$25,000 - \$99,999.99	0.54%	0.55%
	\$100,000 or more	0.59%	0.60%
48 Month	\$500 - \$24,999.99	0.59%	0.60%
	\$25,000 - \$99,999.99	0.64%	0.65%
	\$100,000 or more	0.69%	0.70%
60 Month	\$500 - \$24,999.99	0.79%	0.80%
	\$25,000 - \$99,999.99	0.85%	0.85%
	\$100,000 or more	0.89%	0.90%

IRA CD SPECIAL:
NONE

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Money Market & Business Money Market	\$25 - \$3,499.99	0.05%	0.05%
	\$3,500 - \$4,999.99	0.05%	0.05%
	\$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 Money Market	\$2,500 - \$9,999.99	0.05%	0.05%
	\$10,000 - \$24,999.99	0.05%	0.05%
	\$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 April 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.

