



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

Business Share Savings, Money Market and Share Certificate Rates
Effective Date: February 1, 2024
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 Money Market	\$2,500 - \$25,000	1.00%	1.00%	
	\$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	4.89%	5.00%
		\$25,000 - \$99,999	4.89%	5.00%
		\$100,000 - \$199,999	4.89%	5.00%
		\$200,000 or more	4.89%	5.00%
	9 Month	\$500 - \$24,999	4.89%	5.00%
		\$25,000 - \$99,999	4.89%	5.00%
	12 Month	\$100,000 - \$199,999	4.89%	5.00%
		\$200,000 or more	4.89%	5.00%
		\$500 - \$24,999	4.17%	4.25%
		\$25,000 - \$99,999	4.17%	4.25%
	24 Month	\$100,000 - \$199,999	4.17%	4.25%
		\$200,000 or more	4.17%	4.25%
\$500 - \$24,999		2.96%	3.00%	
\$25,000 - \$99,999		3.01%	3.05%	
24 Month	\$100,000 - \$199,999	3.06%	3.10%	
	\$200,000 or more	3.11%	3.15%	

<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	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
48 Month	\$200,000 or more	3.11%	3.15%
	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
60 Month	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
	\$500 - \$24,999	2.96%	3.00%
60 Month	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%

<u>CD SPECIALS:</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
5 Month	\$500 - \$24,999	4.94%	5.05%
	\$25,000 - \$99,999	4.94%	5.05%
	\$100,000 - \$199,999	4.94%	5.05%
	\$200,000 or more	4.94%	5.05%

These dividend rates are effective February 1, 2024 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.

