



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: October 1, 2022

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	2.50%	2.53%
	\$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 - \$25,000	1.00%	1.00%
	\$25,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
**Blended Rate/See TIS Disclosure			
Share Certificates:			
6 Month	\$500 - \$24,999	0.35%	0.35%
	\$25,000 - \$99,999	0.40%	0.40%
	\$100,000 - \$199,999	0.45%	0.45%
	\$200,000 or more	0.50%	0.50%
9 Month	\$500 - \$24,999	0.40%	0.40%
	\$25,000 - \$99,999	0.45%	0.45%
	\$100,000 - \$199,999	0.50%	0.50%
	\$200,000 or more	0.55%	0.55%
12 Month	\$500 - \$24,999	0.70%	0.70%
	\$25,000 - \$99,999	0.75%	0.75%
	\$100,000 - \$199,999	0.80%	0.80%
	\$200,000 or more	0.85%	0.85%
24 Month	\$500 - \$24,999	1.00%	1.00%
	\$25,000 - \$99,999	1.05%	1.06%
	\$100,000 - \$199,999	1.10%	1.11%
	\$200,000 or more	1.15%	1.16%

<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	1.20%	1.21%
	\$25,000 - \$99,999	1.25%	1.26%
	\$100,000 - \$199,999	1.30%	1.31%
	\$200,000 or more	1.35%	1.36%
48 Month	\$500 - \$24,999	1.60%	1.61%
	\$25,000 - \$99,999	1.65%	1.66%
	\$100,000 - \$199,999	1.70%	1.71%
	\$200,000 or more	1.75%	1.76%
60 Month	\$500 - \$24,999	1.75%	1.76%
	\$25,000 - \$99,999	1.80%	1.81%
	\$100,000 - \$199,999	1.85%	1.87%
	\$200,000 or more	1.90%	1.92%
CD SPECIALS:			
5 Month	\$500 - \$24,999	1.60%	1.61%
	\$25,000 - \$99,999	1.65%	1.66%
	\$100,000 - \$199,999	1.70%	1.71%
	\$200,000 or more	1.75%	1.76%
18 Month with Bump	\$500 - \$24,999	2.00%	2.02%
	\$25,000 - \$99,999	2.05%	2.07%
	\$100,000 - \$199,999	2.10%	2.12%
	\$200,000 or more	2.18%	2.20%



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Fourche, Custer, Spearfish, and Gillette WY

IRA's and Money Market Rates
Effective Date: October 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	0.50%	0.50%
	\$25,000 - \$99,999	0.55%	0.55%
	\$100,000 - \$199,999	0.60%	0.60%
	\$200,000 or more	0.65%	0.65%
24 Month	\$500 - \$24,999	0.80%	0.80%
	\$25,000 - \$99,999	0.85%	0.85%
	\$100,000 - \$199,999	0.90%	0.90%
	\$200,000 or more	0.95%	0.95%
36 Month	\$500 - \$24,999	0.90%	0.90%
	\$25,000 - \$99,999	0.95%	0.95%
	\$100,000 - \$199,999	1.00%	1.00%
	\$200,000 or more	1.05%	1.06%
48 Month	\$500 - \$24,999	1.60%	1.61%
	\$25,000 - \$99,999	1.65%	1.66%
	\$100,000 - \$199,999	1.70%	1.71%
	\$200,000 or more	1.75%	1.76%
60 Month	\$500 - \$24,999	1.75%	1.76%
	\$25,000 - \$99,999	1.80%	1.81%
	\$100,000 - \$199,999	1.85%	1.87%
	\$200,000 or more	1.90%	1.92%

IRA CD SPECIAL: None

<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%
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 October 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.

