



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

Share Savings and Share Certificate Rates

Effective Date: September, 1 2025

800-672-6365

Account Type	Balance	Dividend Rate	Annual Percentage
			Yield (APY)
Kasasa Cash Checking**			
Qualifications Met	\$0.01 - \$10,000	4.89%	5.00%
Enhanced	\$0.01 - \$10,000	5.88%	6.05%
	\$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 - \$100,000	2.96%	3.00%
	\$100,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
Share Certificates:			
6 Month	\$500 - \$24,999	3.20%	3.25%
	\$25,000 - \$99,999	3.20%	3.25%
	\$100,000 - \$199,999	3.20%	3.25%
	\$200,000 or more	3.20%	3.25%
9 Month	\$500 - \$24,999	3.45%	3.50%
	\$25,000 - \$99,999	3.45%	3.50%
	\$100,000 - \$199,999	3.45%	3.50%
	\$200,000 or more	3.45%	3.50%
12 Month	\$500 - \$24,999	3.45%	3.50%
	\$25,000 - \$99,999	3.45%	3.50%
	\$100,000 - \$199,999	3.45%	3.50%
	\$200,000 or more	3.45%	3.50%
24 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%

Account Type	Balance	Dividend Rate	Annual Percentage
			Yield (APY)
Share Certificates (Cont'd):			
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:			
7 Month Special		4.07%	4.15%



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

IRA's and Money Market Rates

Effective Date: September, 1 2025

800-672-6365

Account Type	Balance	Dividend Rate	Annual Percentage
			Yield (APY)
IRA Share Account:	\$25	0.35%	0.35%
IRA Share Certificates:			
12 Month	\$500 - \$24,999	3.45%	3.50%
	\$25,000 - \$99,999	3.45%	3.50%
	\$100,000 - \$199,999	3.45%	3.50%
	\$200,000 or more	3.45%	3.50%
24 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%
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%

Account Type	Balance	Dividend Rate	Annual Percentage
			Yield (APY)
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%
Smart Choice Money Market **	\$25 - \$2,500	2.95%	2.99%
	\$2,500.01 - \$25,000	0.75%	0.75%
	\$25,000.01 - \$50,000	0.25%	0.25%
	\$50,000.01 - \$100,000	0.20%	0.20%
	\$100,000.01 or more	0.15%	0.15%
Performance Money Market	\$25,000.01 - \$100,000	1.00%	1.00%
	\$100,000.01 - \$250,000	1.49%	1.50%
	\$250,000.01 or more	2.47%	2.50%
IRA CD SPECIAL:			
7 Month Special		4.07%	4.15%

These dividend rates are effective September 1, 2025 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.

**Blended Rate/See TIS Disclosure

