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

		Dividend	Annual Percentage			Dividend	Annual Percentage
Account Type	<u>Balance</u>	Rate	Yield (APY)	Account Type	<u>Balance</u>	Rate	Yield (APY)
Kasasa Cash Checking**				Share Certificates (Cont'd):			
Qualifications Met	\$0.01 - \$10,000	4.89%	5.00%	36 Month	\$500 - \$24,999	2.96%	3.00%
Enhanced	\$0.01 - \$10,000	5.88%	6.05%				
	\$10,000.01 or more	0.25%	0.25%		\$25,000 - \$99,999	2.96%	3.00%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%		\$100,000 - \$199,999	2.96%	3.00%
Kasasa Saver**					\$200,000 or more	2.96%	3.00%
Qualifications Met	\$0.01 - \$100,000	2.96%	3.00%				
	\$100,000.01 or more	0.25%	0.25%	48 Month	\$500 - \$24,999	2.72%	2.75%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%		\$25,000 - \$99,999	2.72%	2.75%
					\$100,000 - \$199,999	2.72%	2.75%
					\$200,000 or more	2.72%	2.75%
Share Certificates:							
6 Month	\$500 - \$24,999	3.20%	3.25%	60 Month	\$500 - \$24,999	2.72%	2.75%
	\$25,000 - \$99,999	3.20%	3.25%		\$25,000 - \$99,999	2.72%	2.75%
	\$100,000 - \$199,999	3.20%	3.25%		\$100,000 - \$199,999	2.72%	2.75%
	\$200,000 or more	3.20%	3.25%		\$200,000 or more	2.72%	2.75%
9 Month	\$500 - \$24,999	3.45%	3.50%				<u>Annual</u>
	\$25,000 - \$99,999	3.45%	3.50%			Dividend	<u>Percentage</u>
	\$100,000 - \$199,999	3.45%	3.50%	CD SPECIALS:		Rate	Yield (APY)
	\$200,000 or more	3.45%	3.50%				
				7 Month Special		4.07%	4.15%
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%				



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

Balance	Dividend Rate	Annual Percentage Yield (APY)	Account Type	<u>Balance</u>	Dividend Rate	Annual Percentage Yield (APY)
\$25	0.35%	0.35%	Primary & Special Shares	\$100	0.05%	0.05%
			PeeWee Penguin & Teen Clubs	\$25	0.50%	0.50%
\$500 - \$24,999			Christmas & Vacation Clubs	\$25 - \$5,000	0.50%	0.50%
\$25,000 - \$99,999				\$5,000.01 or more	0.05%	0.05%
\$100,000 - \$199,999						
\$200,000 or more	3.45%	3.50%	Smart Choice Money Market **	\$25 - \$2,500		2.99%
				\$2,500.01 - \$25,000		0.75%
\$500 - \$24,999				\$25,000.01 - \$50,000		0.25%
\$25,000 - \$99,999						0.20%
\$100,000 - \$199,999				\$100,000.01 or more	0.15%	0.15%
\$200,000 or more	2.96%	3.00%				
			Performance Money Market		1.00%	1.00%
\$500 - \$24,999				\$100,000.01 - \$250,000	1.49%	1.50%
\$25,000 - \$99,999				\$250,000.01 or more	2.47%	2.50%
\$100,000 - \$199,999	2.96%					
\$200,000 or more	2.96%	3.00%				
						<u>Annual</u>
\$500 - \$24,999	2.72%	2.75%	IRA CD SPECIAL:		<b>Dividend</b>	Percentage
\$25,000 - \$99,999	2.72%	2.75%			Rate	Yield (APY)
\$100,000 - \$199,999	2 72%	2 75%				
			7 Month Special		4.07%	4.15%
*****						
\$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%				
	\$25 \$500 - \$24,999 \$25,000 - \$99,999 \$100,000 - \$199,999 \$200,000 or more \$500 - \$24,999 \$25,000 - \$99,999 \$100,000 - \$199,999 \$200,000 or more	Balance         Rate           \$25         0.35%           \$500 - \$24,999         3.45%           \$25,000 - \$99,999         3.45%           \$20,000 - \$99,999         3.45%           \$200,000 or more         3.45%           \$500 - \$24,999         2.96%           \$25,000 - \$99,999         2.96%           \$200,000 or more         2.96%           \$500 - \$24,999         2.96%           \$500 - \$24,999         2.96%           \$25,000 - \$99,999         2.96%           \$200,000 or more         2.96%           \$500 - \$24,999         2.72%           \$25,000 - \$99,999         2.72%           \$20,000 - \$99,999         2.72%           \$20,000 - \$199,999         2.72%           \$200,000 or more         2.72%	Balance         Rate         Yield (APY)           \$25         0.35%         0.35%           \$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%           \$500 - \$24,999         2.96%         3.00%           \$25,000 - \$199,999         2.96%         3.00%           \$200,000 or more         2.96%         3.00%           \$25,000 - \$24,999         2.96%         3.00%           \$25,000 - \$99,999         2.96%         3.00%           \$200,000 or more         2.96%         3.00%           \$200,000 - \$199,999         2.72%         2.75%           \$200,000 - \$99,999         2.72%         2.75%           \$200,000 or more         2.72%         2.75%           \$200,000 or more         2.72%         2.75%           \$500 - \$24,999         2.72%         2.75%           \$20,000 - \$99,999         2.72%         2.75%           \$200,000 or more         2.72%         2.75%           \$200,000 or more         2.72%         2.75%           \$200,000 or more         2.72%	Balance         Rate         Yield (APY)         Account Type           \$25         0.35%         0.35%         Primary & Special Shares PeeWee Penguin & Teen Clubs Christmas & Vacation Clubs           \$500 - \$24,999         3.45%         3.50%         Christmas & Vacation Clubs           \$100,000 - \$199,999         3.45%         3.50%         Smart Choice Money Market **           \$500 - \$24,999         2.96%         3.00%         Smart Choice Money Market **           \$500 - \$24,999         2.96%         3.00%         Performance Money Market           \$500 - \$24,999         2.76%         3.00%         Performance Money Market           \$500 - \$99,999         2.76%         2.75%         Performance Money Market           \$500 - \$24,999         2.72%         2.75%         Performance Money Market           \$500 - \$24,999         2.72%         2.75%         Performance Money Market           \$500 - \$99,999 <td< td=""><td>Balance         Rate         Yield (APY)         Account Type         Balance           \$25         0.35%         0.35%         Primary &amp; Special Shares PeeWe Penguin &amp; Teen Clubs         \$100           \$500 - \$24,999         3.45%         3.50%         Christmas &amp; Vacation Clubs         \$25 - \$5,000           \$25,000 - \$99,999         3.45%         3.50%         Christmas &amp; Vacation Clubs         \$25 - \$2,500           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500           \$500 - \$24,999         2.96%         3.00%         \$25,000 - \$90,000         \$25,000 - \$50,000           \$25,000 - \$99,999         2.96%         3.00%         \$25,000 - \$190,000         \$50,000 - \$10,000           \$200,000 or more         2.96%         3.00%         Performance Money Market         \$25,000 - \$100,000 - \$100,000           \$500 - \$24,999         2.96%         3.00%         \$100,000 - \$100,000         \$100,000 - \$100,000           \$500 - \$99,999         2.96%         3.00%         \$25,000 - \$00,000         \$25,000 - \$00,000         \$25,000 - \$00,000           \$500 - \$99,999         2.96%         3.00%         \$25,000 - \$00,000         \$25,000 - \$00,000         \$25,000 - \$00,000         \$25,000,000 - \$00,000         \$25,000,000 - \$00,000         \$25,000 - \$00,000<!--</td--><td>Balance         Rate         Yield (APY)         Account Type         Balance         Rate           \$25         0.35%         0.35%         Primary &amp; Special Shares PeeWee Penguin &amp; Teen Clubs \$25         0.05%           \$500 - \$24,999         3.45%         3.50%         Christmas &amp; Vacation Clubs         \$25 - \$5,000         0.50%           \$20,000 - \$99,999         3.45%         3.50%         Christmas &amp; Vacation Clubs         \$25 - \$2,500         0.05%           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500         2.95%           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500         2.95%           \$500 - \$24,999         2.96%         3.00%         \$25,000.01 - \$100,000         0.75%           \$25,000 - \$99,999         2.96%         3.00%         \$25,000.01 - \$100,000         0.25%           \$200,000 or more         2.96%         3.00%         \$100,000 - \$190,000         1.00%           \$200,000 or more         2.96%         3.00%         \$100,000 - \$100,000         \$25,000 - \$100,000         1.49%           \$25,000 - \$99,999         2.96%         3.00%         \$100,000 - \$100,000         \$25,000 - \$100,000         \$25,000 - \$100,000         \$25,000 - \$100,000</td></td></td<>	Balance         Rate         Yield (APY)         Account Type         Balance           \$25         0.35%         0.35%         Primary & Special Shares PeeWe Penguin & Teen Clubs         \$100           \$500 - \$24,999         3.45%         3.50%         Christmas & Vacation Clubs         \$25 - \$5,000           \$25,000 - \$99,999         3.45%         3.50%         Christmas & Vacation Clubs         \$25 - \$2,500           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500           \$500 - \$24,999         2.96%         3.00%         \$25,000 - \$90,000         \$25,000 - \$50,000           \$25,000 - \$99,999         2.96%         3.00%         \$25,000 - \$190,000         \$50,000 - \$10,000           \$200,000 or more         2.96%         3.00%         Performance Money Market         \$25,000 - \$100,000 - \$100,000           \$500 - \$24,999         2.96%         3.00%         \$100,000 - \$100,000         \$100,000 - \$100,000           \$500 - \$99,999         2.96%         3.00%         \$25,000 - \$00,000         \$25,000 - \$00,000         \$25,000 - \$00,000           \$500 - \$99,999         2.96%         3.00%         \$25,000 - \$00,000         \$25,000 - \$00,000         \$25,000 - \$00,000         \$25,000,000 - \$00,000         \$25,000,000 - \$00,000         \$25,000 - \$00,000 </td <td>Balance         Rate         Yield (APY)         Account Type         Balance         Rate           \$25         0.35%         0.35%         Primary &amp; Special Shares PeeWee Penguin &amp; Teen Clubs \$25         0.05%           \$500 - \$24,999         3.45%         3.50%         Christmas &amp; Vacation Clubs         \$25 - \$5,000         0.50%           \$20,000 - \$99,999         3.45%         3.50%         Christmas &amp; Vacation Clubs         \$25 - \$2,500         0.05%           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500         2.95%           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500         2.95%           \$500 - \$24,999         2.96%         3.00%         \$25,000.01 - \$100,000         0.75%           \$25,000 - \$99,999         2.96%         3.00%         \$25,000.01 - \$100,000         0.25%           \$200,000 or more         2.96%         3.00%         \$100,000 - \$190,000         1.00%           \$200,000 or more         2.96%         3.00%         \$100,000 - \$100,000         \$25,000 - \$100,000         1.49%           \$25,000 - \$99,999         2.96%         3.00%         \$100,000 - \$100,000         \$25,000 - \$100,000         \$25,000 - \$100,000         \$25,000 - \$100,000</td>	Balance         Rate         Yield (APY)         Account Type         Balance         Rate           \$25         0.35%         0.35%         Primary & Special Shares PeeWee Penguin & Teen Clubs \$25         0.05%           \$500 - \$24,999         3.45%         3.50%         Christmas & Vacation Clubs         \$25 - \$5,000         0.50%           \$20,000 - \$99,999         3.45%         3.50%         Christmas & Vacation Clubs         \$25 - \$2,500         0.05%           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500         2.95%           \$200,000 or more         3.45%         3.50%         Smart Choice Money Market         \$25 - \$2,500         2.95%           \$500 - \$24,999         2.96%         3.00%         \$25,000.01 - \$100,000         0.75%           \$25,000 - \$99,999         2.96%         3.00%         \$25,000.01 - \$100,000         0.25%           \$200,000 or more         2.96%         3.00%         \$100,000 - \$190,000         1.00%           \$200,000 or more         2.96%         3.00%         \$100,000 - \$100,000         \$25,000 - \$100,000         1.49%           \$25,000 - \$99,999         2.96%         3.00%         \$100,000 - \$100,000         \$25,000 - \$100,000         \$25,000 - \$100,000         \$25,000 - \$100,000

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.

