



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: January, 5 2026

800-672-6365

Account Type	Balance	Dividend Rate	Annual Percentage Yield (APY)	Account Type	Balance	Dividend Rate	Annual Percentage 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%		\$25,000 - \$99,999	2.96%	3.00%
	\$10,000.01 or more	0.25%	0.25%		\$100,000 - \$199,999	2.96%	3.00%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%		\$200,000 or more	2.96%	3.00%
Kasasa Saver**				48 Month*	\$500 - \$24,999	2.72%	2.75%
Qualifications Met	\$0.01 - \$100,000	2.96%	3.00%		\$25,000 - \$99,999	2.72%	2.75%
	\$100,000.01 or more	0.25%	0.25%		\$100,000 - \$199,999	2.72%	2.75%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%		\$200,000 or more	2.72%	2.75%
Share Certificates:				60 Month*	\$500 - \$24,999	2.72%	2.75%
6 Month*	\$500 - \$24,999	3.78%	3.85%		\$25,000 - \$99,999	2.72%	2.75%
	\$25,000 - \$99,999	3.78%	3.85%		\$100,000 - \$199,999	2.72%	2.75%
	\$100,000 - \$199,999	3.78%	3.85%		\$200,000 or more	2.72%	2.75%
9 Month*	\$500 - \$24,999	3.69%	3.75%	CD SPECIALS:			
	\$25,000 - \$99,999	3.69%	3.75%				
	\$100,000 - \$199,999	3.69%	3.75%				
	\$200,000 or more	3.69%	3.75%				
12 Month*	\$500 - \$24,999	3.59%	3.65%				
	\$25,000 - \$99,999	3.59%	3.65%				
	\$100,000 - \$199,999	3.59%	3.65%				
	\$200,000 or more	3.59%	3.65%				
24 Month*	\$500 - \$24,999	3.30%	3.35%				
	\$25,000 - \$99,999	3.30%	3.35%				
	\$100,000 - \$199,999	3.30%	3.35%				
	\$200,000 or more	3.30%	3.35%				



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

IRA's and Money Market Rates

Effective Date: January, 5 2026

800-672-6365

Account Type	Balance	Dividend Rate	Annual Percentage Yield (APY)	Account Type	Balance	Dividend Rate	Annual Percentage Yield (APY)
IRA Share Account:				Primary & Special Shares			
IRA Share Certificates:				PeeWee Penguin & Teen Clubs			
12 Month	\$25	0.35%	0.35%	Christmas & Vacation Clubs			
	\$500 - \$24,999	3.59%	3.65%		\$100	0.05%	0.05%
	\$25,000 - \$99,999	3.59%	3.65%		\$25	1.00%	1.00%
	\$100,000 - \$199,999	3.59%	3.65%		\$25 - \$5,000	0.50%	0.50%
	\$200,000 or more	3.59%	3.65%		\$5,000.01 or more	0.05%	0.05%
24 Month	\$500 - \$24,999	3.30%	3.35%	Smart Choice Money Market **			
	\$25,000 - \$99,999	3.30%	3.35%		\$25 - \$2,500	2.95%	2.99%
	\$100,000 - \$199,999	3.30%	3.35%		\$25,000.01 - \$25,000	0.75%	0.75%
	\$200,000 or more	3.30%	3.35%		\$25,000.01 - \$50,000	0.25%	0.25%
36 Month	\$500 - \$24,999	2.96%	3.00%		\$50,000.01 - \$100,000	0.20%	0.20%
	\$25,000 - \$99,999	2.96%	3.00%		\$100,000.01 or more	0.15%	0.15%
	\$100,000 - \$199,999	2.96%	3.00%	Performance Money Market			
	\$200,000 or more	2.96%	3.00%		\$25,000.01 - \$100,000	1.00%	1.00%
48 Month	\$500 - \$24,999	2.72%	2.75%		\$100,000.01 - \$250,000	1.49%	1.50%
	\$25,000 - \$99,999	2.72%	2.75%		\$250,000.01 or more	2.47%	2.50%
	\$100,000 - \$199,999	2.72%	2.75%	IRA CD SPECIAL:			
	\$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%				

These dividend rates are effective January 5, 2026 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.

* Youth Certificates available starting at \$100 Minimum

**Blended Rate/See TIS Disclosure

