



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

<u>Account Type</u>	<u>Balance</u>	<u>Dividend</u> <u>Rate</u>	<u>Annual</u> <u>Percentage</u> <u>Yield (APY)</u>
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	3.78%	3.85%
	\$25,000 - \$99,999	3.78%	3.85%
	\$100,000 - \$199,999	3.78%	3.85%
	\$200,000 or more	3.78%	3.85%
9 Month*	\$500 - \$24,999	3.69%	3.75%
	\$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%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend</u> <u>Rate</u>	<u>Annual</u> <u>Percentage</u> <u>Yield (APY)</u>
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:		<u>Dividend</u> <u>Rate</u>	<u>Annual</u> <u>Percentage</u> <u>Yield (APY)</u>



Branches Are Located In: Rapid City, Belle
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IRA's and Money Market Rates
Effective Date: January, 5 2026
800-672-6365

<u>Account Type</u>	<u>Balance</u>	<u>Dividend</u> <u>Rate</u>	<u>Annual</u> <u>Percentage</u> <u>Yield (APY)</u>
IRA Share Account:	\$25	0.35%	0.35%
IRA Share Certificates:			
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%
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%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend</u> <u>Rate</u>	<u>Annual</u> <u>Percentage</u> <u>Yield (APY)</u>
Primary & Special Shares	\$100	0.05%	0.05%
PeeWee Penguin & Teen Clubs	\$25	1.00%	1.00%
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:		<u>Dividend</u> <u>Rate</u>	<u>Annual</u> <u>Percentage</u> <u>Yield (APY)</u>

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

