



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: February 1, 2023**

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	3.93%	4.00%
	\$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	1.50%	1.51%
	\$25,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
<b>**Blended Rate/See TIS Disclosure</b>			
Share Certificates:			
6 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%
9 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%
12 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%
24 Month	\$500 - \$24,999	1.70%	1.71%
	\$25,000 - \$99,999	1.75%	1.76%
	\$100,000 - \$199,999	1.80%	1.81%
	\$200,000 or more	1.85%	1.87%

<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	1.80%	1.81%
	\$25,000 - \$99,999	1.85%	1.87%
	\$100,000 - \$199,999	1.90%	1.92%
	\$200,000 or more	1.95%	1.97%
48 Month	\$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	2.15%	2.17%
60 Month	\$500 - \$24,999	2.20%	2.22%
	\$25,000 - \$99,999	2.25%	2.27%
	\$100,000 - \$199,999	2.30%	2.32%
	\$200,000 or more	2.35%	2.38%
<b>CD SPECIALS:</b>			
<b>15 Month</b>	<b>\$500 - \$24,999</b>	<b>4.15%</b>	<b>4.23%</b>
	<b>\$25,000 - \$99,999</b>	<b>4.15%</b>	<b>4.23%</b>
	<b>\$100,000 - \$199,999</b>	<b>4.15%</b>	<b>4.23%</b>
	<b>\$200,000 or more</b>	<b>4.15%</b>	<b>4.23%</b>



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**IRA's and Money Market Rates**  
**Effective Date: February 1, 2023**

**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	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%
24 Month	\$500 - \$24,999	1.50%	1.51%
	\$25,000 - \$99,999	1.55%	1.56%
	\$100,000 - \$199,999	1.60%	1.61%
	\$200,000 or more	1.65%	1.66%
36 Month	\$500 - \$24,999	1.50%	1.51%
	\$25,000 - \$99,999	1.55%	1.56%
	\$100,000 - \$199,999	1.60%	1.61%
	\$200,000 or more	1.65%	1.66%
48 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%
60 Month	\$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	2.15%	2.17%

**IRA CD SPECIAL:**

15 Month	\$500 - \$24,999	4.15%	4.23%
	\$25,000 - \$99,999	4.15%	4.23%
	\$100,000 - \$199,999	4.15%	4.23%
	\$200,000 or more	4.15%	4.23%

<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 - \$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%
Elite Money Market & Elite Business Money Market	\$2,500 - \$25,000	0.25%	0.25%
	\$25,000.01 - \$100,000	0.25%	0.25%
	\$100,000.01 - \$250,000	0.30%	0.30%
	\$250,000.01 or more	0.35%	0.35%

*These dividend rates are effective February 1, 2023 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.*

