



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

**Share Savings and Share Certificate Rates**  
**Effective Date: February 1, 2024**  
**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	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 - \$50,000	2.96%	3.00%
	\$50,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
Share Certificates:			
6 Month	\$500 - \$24,999	4.89%	5.00%
	\$25,000 - \$99,999	4.89%	5.00%
	\$100,000 - \$199,999	4.89%	5.00%
	\$200,000 or more	4.89%	5.00%
9 Month	\$500 - \$24,999	4.89%	5.00%
	\$25,000 - \$99,999	4.89%	5.00%
	\$100,000 - \$199,999	4.89%	5.00%
	\$200,000 or more	4.89%	5.00%
12 Month	\$500 - \$24,999	4.17%	4.25%
	\$25,000 - \$99,999	4.17%	4.25%
	\$100,000 - \$199,999	4.17%	4.25%
	\$200,000 or more	4.17%	4.25%
24 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%

<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	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
48 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
60 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
<b>CD SPECIALS:</b>			
<b>5 Month</b>	<b>\$500 - \$24,999</b>	<b>4.94%</b>	<b>5.05%</b>
	<b>\$25,000 - \$99,999</b>	<b>4.94%</b>	<b>5.05%</b>
	<b>\$100,000 - \$199,999</b>	<b>4.94%</b>	<b>5.05%</b>
	<b>\$200,000 or more</b>	<b>4.94%</b>	<b>5.05%</b>



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**IRA's and Money Market Rates**  
**Effective Date: February 1, 2024**  
**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	4.17%	4.25%
	\$25,000 - \$99,999	4.17%	4.25%
	\$100,000 - \$199,999	4.17%	4.25%
	\$200,000 or more	4.17%	4.25%
24 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
36 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
48 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%
60 Month	\$500 - \$24,999	2.96%	3.00%
	\$25,000 - \$99,999	3.01%	3.05%
	\$100,000 - \$199,999	3.06%	3.10%
	\$200,000 or more	3.11%	3.15%

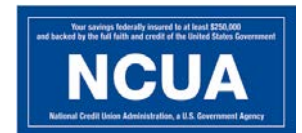
<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Primary & Special Shares	\$100	0.05%	0.05%
PeeWee Penguin & Teen Clubs	\$25	0.50%	0.50%
Christmas & Vacation Clubs	\$25 - \$5,000	0.50%	0.50%
	\$5,000.01 or more	0.05%	0.05%
Smart Choice Money Market **	\$25 - \$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:**

**5 Month**

	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
<b>\$500 - \$24,999</b>	<b>4.94%</b>	<b>5.05%</b>
<b>\$25,000 - \$99,999</b>	<b>4.94%</b>	<b>5.05%</b>
<b>\$100,000 - \$199,999</b>	<b>4.94%</b>	<b>5.05%</b>
<b>\$200,000 or more</b>	<b>4.94%</b>	<b>5.05%</b>

*These dividend rates are effective February 1, 2024 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**