



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: May 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	1.49%	1.50%
	\$25,000.01 or more	0.25%	0.25%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%
**Blended Rate/See TIS Disclosure			
Share Certificates:			
6 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%
9 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%
12 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%
24 Month	\$500 - \$24,999	2.47%	2.50%
	\$25,000 - \$99,999	2.52%	2.55%
	\$100,000 - \$199,999	2.57%	2.60%
	\$200,000 or more	2.62%	2.65%

<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	1.93%	1.95%
	\$25,000 - \$99,999	1.98%	2.00%
	\$100,000 - \$199,999	2.03%	2.05%
	\$200,000 or more	2.08%	2.10%
48 Month	\$500 - \$24,999	2.13%	2.15%
	\$25,000 - \$99,999	2.18%	2.20%
	\$100,000 - \$199,999	2.23%	2.25%
	\$200,000 or more	2.28%	2.30%
60 Month	\$500 - \$24,999	2.33%	2.35%
	\$25,000 - \$99,999	2.37%	2.40%
	\$100,000 - \$199,999	2.42%	2.45%
	\$200,000 or more	2.47%	2.50%
CD SPECIALS:			
7 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%



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

IRA's and Money Market Rates

Effective Date: May 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	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%
24 Month	\$500 - \$24,999	2.47%	2.50%
	\$25,000 - \$99,999	2.52%	2.55%
	\$100,000 - \$199,999	2.57%	2.60%
	\$200,000 or more	2.62%	2.65%
36 Month	\$500 - \$24,999	1.93%	1.95%
	\$25,000 - \$99,999	1.98%	2.00%
	\$100,000 - \$199,999	2.03%	2.05%
	\$200,000 or more	2.08%	2.10%
48 Month	\$500 - \$24,999	2.13%	2.15%
	\$25,000 - \$99,999	2.18%	2.20%
	\$100,000 - \$199,999	2.23%	2.25%
	\$200,000 or more	2.28%	2.30%
60 Month	\$500 - \$24,999	2.33%	2.35%
	\$25,000 - \$99,999	2.37%	2.40%
	\$100,000 - \$199,999	2.42%	2.45%
	\$200,000 or more	2.47%	2.50%

IRA CD SPECIAL:

7 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%

<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 May 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.

