



725 5th Street, Rapid City, SD 57701

Share Savings, Checking and Share Certificate Rates

Effective Date: November 1, 2018

800-672-6365

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>	<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%	Share Certificates (Cont'd):			
PeeWee Penguin & Teen Clubs	\$25	1.00%	1.00%	12 Month	\$500 - \$24,999.99	1.39%	1.40%
Christmas & Vacation Clubs	\$25 - \$5,000	1.00%	1.00%		\$25,000 - \$99,999.99	1.44%	1.45%
	\$5,000.01 or more	0.05%	0.05%		\$100,000 or more	1.49%	1.50%
Personal Checking	\$0	0.00%	0.00%	18 Month	\$500 - \$24,999.99	1.59%	1.60%
Business Checking	\$0	0.00%	0.00%		\$25,000 - \$99,999.99	1.64%	1.65%
Kasasa Cash Checking					\$100,000 or more	1.69%	1.70%
Qualifications Met	\$0.01 - \$10,000	2.75%	2.75%	24 Month	\$500 - \$24,999.99	1.98%	2.00%
Qualifications Not Met	\$10,000.01 or more	0.25%**	0.25%**		\$25,000 - \$99,999.99	2.03%	2.05%
Kasasa Saver					\$100,000 or more	2.08%	2.10%
Qualifications Met	\$0.01 - \$50,000	1.00%	1.00%	30 Month	\$500 - \$24,999.99	2.03%	2.05%
Qualifications Not Met	\$50,000.01 or more	0.25%**	0.25%**		\$25,000 - \$99,999.99	2.08%	2.10%
**Blended Rate/See TIS Disclosure	\$0.01 or more	0.05%	0.05%		\$100,000 or more	2.13%	2.15%
Share Certificates:				36 Month	\$500 - \$24,999.99	2.13%	2.15%
3 Month	\$500 - \$24,999.99	0.69%	0.70%		\$25,000 - \$99,999.99	2.18%	2.20%
	\$25,000 - \$99,999.99	0.74%	0.75%		\$100,000 or more	2.23%	2.25%
	\$100,000 or more	0.79%	0.80%	48 Month	\$500 - \$24,999.99	2.27%	2.30%
6 Month	\$500 - \$24,999.99	1.04%	1.05%		\$25,000 - \$99,999.99	2.32%	2.35%
	\$25,000 - \$99,999.99	1.09%	1.10%		\$100,000 or more	2.37%	2.40%
	\$100,000 or more	1.14%	1.15%	60 Month	\$500 - \$24,999.99	2.72%	2.75%
9 Month	\$500 - \$24,999.99	1.14%	1.15%		\$25,000 - \$99,999.99	2.76%	2.80%
	\$25,000 - \$99,999.99	1.19%	1.20%		\$100,000 or more	2.81%	2.85%
	\$100,000 or more	1.24%	1.25%	SPECIAL:	NOT AT THIS TIME		



IRA's and Money Market Rates
Effective Date: November 1, 2018

800-672-6365

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
IRA Share Account:	\$25	0.70%	0.70%
IRA Share Certificates:			
12 Month	\$500 - \$24,999.99	1.39%	1.40%
	\$25,000 - \$99,999.99	1.44%	1.45%
	\$100,000 or more	1.49%	1.50%
18 Month	\$500 - \$24,999.99	1.59%	1.60%
	\$25,000 - \$99,999.99	1.64%	1.65%
	\$100,000 or more	1.69%	1.70%
24 Month	\$500 - \$24,999.99	1.98%	2.00%
	\$25,000 - \$99,999.99	2.03%	2.05%
	\$100,000 or more	2.08%	2.10%
30 Month	\$500 - \$24,999.99	2.03%	2.05%
	\$25,000 - \$99,999.99	2.08%	2.10%
	\$100,000 or more	2.13%	2.15%
36 Month	\$500 - \$24,999.99	2.13%	2.15%
	\$25,000 - \$99,999.99	2.18%	2.20%
	\$100,000 or more	2.23%	2.25%
48 Month	\$500 - \$24,999.99	2.27%	2.30%
	\$25,000 - \$99,999.99	2.32%	2.35%
	\$100,000 or more	2.37%	2.40%
60 Month	\$500 - \$24,999.99	2.72%	2.75%
	\$25,000 - \$99,999.99	2.76%	2.80%
	\$100,000 or more	2.81%	2.85%

<u>Account Type</u>	<u>Balance</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
Money Market & Business Money	\$25 - \$3,499.99	0.06%	0.06%
Market	\$3,500 - \$4,999.99	0.06%	0.06%
	\$5,000 - \$24,999.99	0.07%	0.07%
	\$25,000 - \$49,999.99	0.07%	0.07%
	\$50,000 - \$99,999.99	0.10%	0.10%
	\$100,000 or more	0.15%	0.15%
Elite Money Market & Elite Business	\$2,500 - \$9,999.99	0.10%	0.10%
Money Market	\$10,000 - \$24,999.99	0.20%	0.20%
	\$25,000 - \$49,999.99	0.20%	0.20%
	\$50,000 - \$74,999.99	0.30%	0.30%
	\$75,000 - \$89,999.99	0.30%	0.30%
	\$90,000 or more	0.35%	0.35%

These dividend rates are effective November 1, 2018 and are subject to change. All share certificates are subject to a penalty for early withdrawal. Members are advised to contact Member Services for further information on applicable fees and terms. Please contact Highmark FCU at 800-672-6365.

