



725 5th Street, Rapid City, SD 57701

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

Share Savings and Share Certificate Rates
Effective Date: June 1, 2019

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% |
| Kasasa Cash Checking** | | | | 18 Month | \$500 - \$24,999.99 | 1.59% | 1.60% |
| Qualifications Met | \$0.01 - \$10,000 | 2.75% | 2.75% | | \$25,000 - \$99,999.99 | 1.64% | 1.65% |
| Qualifications Not Met | \$0.01 or more | 0.05% | 0.05% | | \$100,000 or more | 1.69% | 1.70% |
| Kasasa Saver** | | | | 24 Month | \$500 - \$24,999.99 | 1.98% | 2.00% |
| Qualifications Met | \$0.01 - \$50,000 | 1.00% | 1.00% | | \$25,000 - \$99,999.99 | 2.03% | 2.05% |
| Qualifications Not Met | \$0.01 or more | 0.05% | 0.05% | | \$100,000 or more | 2.08% | 2.10% |
| **Blended Rate/See TIS Disclosure | | | | 30 Month | \$500 - \$24,999.99 | 2.03% | 2.05% |
| Share Certificates: | | | | | \$25,000 - \$99,999.99 | 2.08% | 2.10% |
| 3 Month | \$500 - \$24,999.99 | 0.69% | 0.70% | | \$100,000 or more | 2.13% | 2.15% |
| | \$25,000 - \$99,999.99 | 0.74% | 0.75% | 36 Month | \$500 - \$24,999.99 | 2.13% | 2.15% |
| | \$100,000 or more | 0.79% | 0.80% | | \$25,000 - \$99,999.99 | 2.18% | 2.20% |
| 6 Month | \$500 - \$24,999.99 | 1.04% | 1.05% | | \$100,000 or more | 2.23% | 2.25% |
| | \$25,000 - \$99,999.99 | 1.09% | 1.10% | 48 Month | \$500 - \$24,999.99 | 2.27% | 2.30% |
| | \$100,000 or more | 1.14% | 1.15% | | \$25,000 - \$99,999.99 | 2.32% | 2.35% |
| 9 Month | \$500 - \$24,999.99 | 1.14% | 1.15% | | \$100,000 or more | 2.37% | 2.40% |
| | \$25,000 - \$99,999.99 | 1.19% | 1.20% | 60 Month | \$500 - \$24,999.99 | 2.36% | 2.40% |
| | \$100,000 or more | 1.24% | 1.25% | | \$25,000 - \$99,999.99 | 2.42% | 2.45% |
| | | | | | \$100,000 or more | 2.47% | 2.50% |
| | | | | CD SPECIAL: | | | |
| | | | | 13 Month | \$500 - \$24,999.99 | 2.26% | 2.30% |
| | | | | | \$25,000 - \$99,999.99 | 2.32% | 2.35% |
| | | | | | \$100,000 or more | 2.37% | 2.40% |



Branches Are Located In:
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IRA's and Money Market Rates

Effective Date: June 1, 2019

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> |
|-----------------------------|-------------------------------|----------------------|--------------------------------------|--|------------------------|----------------------|--------------------------------------|
| IRA Share Account: | \$25 | 0.70% | 0.70% | | | | |
| IRA Share Certificates: | | | | Money Market & Business Money Market | \$25 - \$3,499.99 | 0.06% | 0.06% |
| 12 Month | \$500 - \$24,999.99 | 1.39% | 1.40% | | \$3,500 - \$4,999.99 | 0.06% | 0.06% |
| | \$25,000 - \$99,999.99 | 1.44% | 1.45% | | \$5,000 - \$24,999.99 | 0.07% | 0.07% |
| | \$100,000 or more | 1.49% | 1.50% | | \$25,000 - \$49,999.99 | 0.07% | 0.07% |
| | | | | | \$50,000 - \$99,999.99 | 0.10% | 0.10% |
| 18 Month | \$500 - \$24,999.99 | 1.59% | 1.60% | | \$100,000 or more | 0.15% | 0.15% |
| | \$25,000 - \$99,999.99 | 1.64% | 1.65% | Elite Money Market & Elite Business Money Market | \$2,500 - \$9,999.99 | 0.10% | 0.10% |
| | \$100,000 or more | 1.69% | 1.70% | | \$10,000 - \$24,999.99 | 0.20% | 0.20% |
| 24 Month | \$500 - \$24,999.99 | 1.98% | 2.00% | | \$25,000 - \$49,999.99 | 0.20% | 0.20% |
| | \$25,000 - \$99,999.99 | 2.03% | 2.05% | | \$50,000 - \$74,999.99 | 0.30% | 0.30% |
| | \$100,000 or more | 2.08% | 2.10% | | \$75,000 - \$89,999.99 | 0.30% | 0.30% |
| 30 Month | \$500 - \$24,999.99 | 2.03% | 2.05% | | \$90,000 or more | 0.35% | 0.35% |
| | \$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 | 2.36% | 2.40% | | | | |
| | \$25,000 - \$99,999.99 | 2.42% | 2.45% | | | | |
| | \$100,000 or more | 2.47% | 2.50% | | | | |
| 13 MONTH IRA SPECIAL | \$500 - \$24,999.99 | 2.26% | 2.30% | | | | |
| | \$25,000 - \$99,999.99 | 2.32% | 2.35% | | | | |
| | \$100,000 or more | 2.37% | 2.40% | | | | |

These dividend rates are effective June 1, 2019 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.

