



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: August 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	1.72%	1.75%
Qualifications Met	\$0.01 - \$50,000	1.00%	1.00%		\$25,000 - \$99,999.99	1.78%	1.80%
Qualifications Not Met	\$0.01 or more	0.05%	0.05%		\$100,000 or more	1.82%	1.85%
**Blended Rate/See TIS Disclosure				30 Month	\$500 - \$24,999.99	1.77%	1.80%
					\$25,000 - \$99,999.99	1.83%	1.85%
					\$100,000 or more	1.88%	1.90%
Share Certificates:				36 Month	\$500 - \$24,999.99	1.87%	1.90%
3 Month	\$500 - \$24,999.99	0.69%	0.70%		\$25,000 - \$99,999.99	1.93%	1.95%
	\$25,000 - \$99,999.99	0.74%	0.75%		\$100,000 or more	1.98%	2.00%
	\$100,000 or more	0.79%	0.80%	48 Month	\$500 - \$24,999.99	2.02%	2.05%
6 Month	\$500 - \$24,999.99	1.04%	1.05%		\$25,000 - \$99,999.99	2.08%	2.10%
	\$25,000 - \$99,999.99	1.09%	1.10%		\$100,000 or more	2.13%	2.15%
	\$100,000 or more	1.14%	1.15%	60 Month	\$500 - \$24,999.99	2.12%	2.15%
CD SPECIAL:					\$25,000 - \$99,999.99	2.18%	2.20%
9 Month	\$500 - \$24,999.99	2.12%	2.15%		\$100,000 or more	2.23%	2.25%
	\$25,000 - \$99,999.99	2.18%	2.20%				
	\$100,000 or more	2.23%	2.25%				



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IRA's and Money Market Rates
Effective Date: August 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%				
	\$100,000 or more	1.69%	1.70%	Elite Money Market & Elite Business Money Market	\$2,500 - \$9,999.99	0.10%	0.10%
24 Month	\$500 - \$24,999.99	1.72%	1.75%		\$10,000 - \$24,999.99	0.20%	0.20%
	\$25,000 - \$99,999.99	1.78%	1.80%		\$25,000 - \$49,999.99	0.20%	0.20%
	\$100,000 or more	1.82%	1.85%		\$50,000 - \$74,999.99	0.30%	0.30%
					\$75,000 - \$89,999.99	0.30%	0.30%
30 Month	\$500 - \$24,999.99	1.77%	1.80%		\$90,000 or more	0.35%	0.35%
	\$25,000 - \$99,999.99	1.83%	1.85%				
	\$100,000 or more	1.88%	1.90%				
36 Month	\$500 - \$24,999.99	1.87%	1.90%				
	\$25,000 - \$99,999.99	1.93%	1.95%				
	\$100,000 or more	1.98%	2.00%				
48 Month	\$500 - \$24,999.99	2.02%	2.05%				
	\$25,000 - \$99,999.99	2.08%	2.10%				
	\$100,000 or more	2.13%	2.15%				
60 Month	\$500 - \$24,999.99	2.12%	2.15%				
	\$25,000 - \$99,999.99	2.18%	2.20%				
	\$100,000 or more	2.23%	2.25%				

These dividend rates are effective August 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.

