

# Business Accounts

Effective September 1, 2019



	Amount	Interest Rate	Annual Percentage Yield (APY)	Features and Conditions:
<b>Business Savings</b>	under \$500	0.00%	0.00%	Interest rate increases as your balance increases. Once a balance range is met, interest rate for that balance range applies to the entire account.
Minimum Opening Deposit: \$5	\$500-\$2,499	0.05%	0.05%	
	\$2,500-\$9,999	0.10%	0.10%	
	\$10,000 or more	0.15%	0.15%	
<b>Business Money Market</b>	under \$2,500	0.00%	0.00%	Earn Money Market rates and have convenient access to your account. The interest rate increases as your balance increases. Once a balance range is met, the interest rate for that balance range applies to the entire account.
Minimum Opening Deposit: \$2,500	\$2,500-\$24,999	0.10%	0.10%	
	\$25,000-\$49,999	0.20%	0.20%	
	\$50,000 or more	0.30%	0.30%	
<b>Business Premium Money Market</b>	under \$2,500	0.00%	0.00%	For larger balances, earn higher rates than our standard Money Market account and enjoy convenient access. The interest rate increases as your balance increases. Once a balance range is met, the interest rate for that balance range applies to the entire account.
Minimum Opening Deposit: \$50,000	\$2,500-\$24,999	0.05%	0.05%	
	\$25,000-\$49,999	0.10%	0.10%	
	\$50,000 - \$99,999	0.15%	0.15%	
	\$100,000 - \$249,999	0.35%	0.35%	
	\$250,000 or more	0.50%	0.50%	
<b>Business Solutions Checking</b>	under \$2,500	0.05%	0.05%	Earn a market leading interest rate with no monthly fee, no minimum balance requirement, and 250 no-fee transaction items each month! It's a combination that provides valuable benefits with no strings – perfect for most small businesses.
Minimum Opening Deposit: \$100	\$2,500-\$24,999	0.10%	0.10%	
	\$25,000-\$49,999	0.10%	0.10%	
	\$50,000 or more	0.15%	0.15%	

APY—Annual Percentage Yield. All interest rates are accurate as of the date of this rate sheet and are subject to change without notice. Rates may change after account opening. Transaction limitations apply for all accounts, except checking accounts. Fees could reduce earnings. Balance tiers are based on collected balance. This Credit Union is federally insured by the National Credit Union Administration, a US government agency.

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Effective September 1, 2019

	Amount	Interest Rate	Annual Percentage Yield (APY)
<b>6 Month Certificate</b> Minimum Deposit: \$500	\$500-\$49,999	0.90%	0.90%
	\$50,000-\$99,999	1.00%	1.00%
	\$100,000 or more	1.09%	1.10%
<b>12 Month Certificate</b> Minimum Deposit: \$500	\$500-\$49,999	1.54%	1.55%
	\$50,000-\$99,999	1.59%	1.60%
	\$100,000 or more	1.69%	1.70%
<b>24 Month Certificate</b> Minimum Deposit: \$500	\$500-\$49,999	1.74%	1.75%
	\$50,000-\$99,999	1.89%	1.90%
	\$100,000 or more	1.99%	2.00%
<b>36 Month Certificate</b> Minimum Deposit: \$500	\$500-\$49,999	1.99%	2.00%
	\$50,000-\$99,999	2.04%	2.05%
	\$100,000 or more	2.08%	2.10%
<b>48 Month Certificate</b> Minimum Deposit: \$500	\$500-\$49,999	2.23%	2.25%
	\$50,000-\$99,999	2.28%	2.30%
	\$100,000 or more	2.38%	2.40%
<b>60 Month Certificate</b> Minimum Deposit: \$500	\$500-\$49,999	2.48%	2.50%
	\$50,000-\$99,999	2.53%	2.55%
	\$100,000 or more	2.57%	2.60%
<b>18 Month Bump Rate</b> Minimum Deposit: \$2,500	\$2,500-\$49,999	1.64%	1.65%
	\$50,000-\$99,999	1.74%	1.75%
	\$100,000 or more	1.84%	1.85%
<b>Special Offer Bonus Rate</b> Minimum Deposit: \$10,000	\$10,000 in new money <b>Add 0.10% APY</b> to any certificate term	\$25,000 in new money <b>Add 0.25% APY</b> to any certificate term	

Rates for all accounts are accurate as of the date of this rate sheet and are subject to change without notice. For all Certificate accounts there may be a penalty for early withdrawal. APY assumes that all interest will remain on deposit until maturity, a withdrawal will reduce earnings. Special Offer Bonus Rate "New money" deposits between \$10,000.00 and \$24,999.99 qualify for a 0.10% APY increase, for "new money" deposits of \$25,000.00 or more qualify for a 0.25% APY increase. Bonus rate applies for the initial certificate term only. "New money" means funds that have not been on deposit with Advantis before the date of account opening. For 18-month Bump Certificates, you may increase your rate once during the certificate term to the rate currently in effect for the 18-month Bump Certificate.

