

High-Growth Certificates & IRA Certificates

Effective February 1, 2019

	Amount	Interest Rate	Annual Percentage Yield (APY)
6 Month Certificate Minimum Deposit: \$500	\$500-\$49,999	0.80%	0.80%
	\$50,000-\$99,999	0.85%	0.85%
	\$100,000 or more	0.90%	0.90%
12 Month Certificate Minimum Deposit: \$500	\$500-\$49,999	1.09%	1.10%
	\$50,000-\$99,999	1.14%	1.15%
	\$100,000 or more	1.19%	1.20%
24 Month Certificate Minimum Deposit: \$500	\$500-\$49,999	1.49%	1.50%
	\$50,000-\$99,999	1.64%	1.65%
	\$100,000 or more	1.69%	1.70%
36 Month Certificate Minimum Deposit: \$500	\$500-\$49,999	1.88%	1.90%
	\$50,000-\$99,999	2.13%	2.15%
	\$100,000 or more	2.18%	2.20%
48 Month Certificate Minimum Deposit: \$500	\$500-\$49,999	2.08%	2.10%
	\$50,000-\$99,999	2.18%	2.20%
	\$100,000 or more	2.28%	2.30%
60 Month Certificate Minimum Deposit: \$500	\$500-\$49,999	2.47%	2.50%
	\$50,000-\$99,999	2.72%	2.75%
	\$100,000 or more	2.96%	3.00%
18 Month Bump Certificate Minimum Deposit: \$2,500	\$2,500-\$49,999	1.24%	1.25%
	\$50,000-\$99,999	1.29%	1.30%
	\$100,000 or more	1.34%	1.35%

Health Savings Accounts

Effective February 1, 2019

	Term/Amount	Interest Rate	APY	Features and Conditions
HSA Interest Checking* No Minimum Opening Balance	0 - \$2,499	0.10%	0.10%	This tax-advantaged checking account can be used to cover current and future medical expenses. An HSA has qualifiers and restrictions to allow tax savings for account contributions, tax-free earnings, and tax-free withdrawals.
	\$2,500 - \$9,999	0.15%	0.15%	
	\$10,000 or more	0.20%	0.20%	
Health Saving Account Certificates of Deposit Minimum Deposit: \$500	6 Months	0.20%	0.20%	Invest a portion of your HSA Interest Checking funds in a fixed rate Certificate of Deposit. You still access your HSA funds through your checking, but earn higher interest on the CD portion. CD terms apply. Minimum balance required to earn the APY is \$0.01.
	12 Months	0.35%	0.35%	
	24 and 36 Months	0.55%	0.55%	

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. 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. For IRA and HSA Accounts: Fees may reduce earnings. Contribution limits apply. Consult your tax advisor for specific tax information.
*For HSA Interest Checking the rate may change after account opening.



Savings & Checking Accounts

Effective February 1, 2019



High-Growth Savings Solutions	Amount	Interest Rate	Annual Percentage Yield (APY)	Features and Conditions:
High-Growth Money Market Minimum Opening Deposit: \$2,500	\$0.01-\$24,999	0.10%	0.10%	Earn higher interest rates and enjoy instant access to your cash. 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.
	\$25,000-\$99,999	0.65%	0.65%	
	\$100,000-\$249,999	0.75%	0.75%	
	>\$250,000	0.85%	0.85%	
High-Growth IRA Savings Minimum Opening Deposit: \$5	\$0.01-\$24,999	0.25%	0.25%	Traditional IRAs, Roth IRAs, and Educational Savings Accounts available.* You may also invest your IRA funds in an Advantis Certificate Account. See reverse side for certificate rates.
	\$25,000-\$49,999	0.60%	0.60%	
	\$50,000-\$99,999	0.80%	0.80%	
	>\$100,000	0.80%	0.80%	
High-Growth Certificates & IRA Certificates Minimum Opening Deposit: \$500	Choose the right fit for your goals with 6 Month to 60 Month Certificates.			
	(See reverse side for details)			

Savings Accounts				
Regular Savings Minimum Opening Deposit: \$5	\$0.01-\$499	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.
	\$500-\$2,499	0.05%	0.05%	
	\$2,500-\$9,999	0.10%	0.10%	
	\$10,000 or more	0.15%	0.15%	
Youth Savings Accounts (Must be under 18 years old) Minimum Opening Deposit: \$5		0.15%	0.15%	Young members who save are rewarded with a high rate of interest on the entire account. Minimum balance required to earn the APY is \$0.01.
Holiday & Tax Minimum Opening Deposit: \$5	\$0.01-\$499	0.00%	0.00%	Save for taxes, holiday purchases, or set aside funds for any special purpose. Your funds are sent to you automatically on or after November 1 each year.
	\$500-\$2,499	0.05%	0.05%	
	\$2,500-\$9,999	0.10%	0.10%	
	\$10,000 or more	0.15%	0.15%	

Checking Accounts				
Cashback Checking Minimum Opening Deposit: \$25	n/a	n/a	n/a	Free checking that pays you unlimited cashback. No Monthly Fee. No balance requirements to earn cashback.***
Fusion Checking Minimum Opening Deposit: \$25	\$0.01-\$25,000 (when requirements are met)	1.74%	1.75%	You'll also get ATM fees refunded (up to \$25) nationwide – including fees charged by other financial institutions! To qualify, just meet four simple requirements each cycle.**
	\$25,001 or more (when requirements are met)	0.20%	0.20%	
Interest Checking Minimum Opening Deposit: \$25	\$0.01-\$2,499	0.05%	0.05%	Earn interest and pay no monthly service fee when your average daily balance is over \$1,000. The interest rate increases with your balance.
	\$2,500-\$24,999	0.10%	0.10%	
	\$25,000-\$49,999	0.10%	0.10%	
	\$50,000 or more	0.15%	0.15%	

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. Federally insured by NCUA. *Contribution limits apply. Consult your tax advisor for specific tax information. **To earn Fusion rates, you must satisfy the following requirements during the monthly requirement cycle: Have at least 12 debit transactions post and clear; Have at least one automatic payment or direct deposit post and clear; Receive statements electronically and Log in to online banking at least once. Requirement cycles begin on the last business day of the month and end on the next to last business day of the following month.

All Fusion requirements must be met by the close of business on the last day of the requirement cycle. ATM transactions do not count toward the 12 debit transactions. International ATM fees are not eligible for ATM fee refund. Interest and ATM refunds will be paid on the last day of the month in which it is earned. If account requirements are not met, the rate will be 0.10% APY and ATM fees will not be refunded. ***Under Cashback Checking, to earn cash back, you must be signed up to receive eStatements from Advantis. You will earn \$0.10 on every qualifying purchase that posts during the account cycle. A qualifying purchase is a purchase of \$3.00 or more that is made with the debit card tied to your Cashback Checking account, including purchases made with your card through a Digital Wallet supported by Advantis and purchases made with your debit card online. For purposes of the Cashback Checking account, the account cycle runs from the first day of the month to the last day of the month. Your cashback will be posted to your Cashback Checking account on the first day of the month following the close of the account cycle. You will not receive any cashback for any purchases posted during the same month you close your Cashback Checking account.