

Business Accounts

Effective December 1, 2018



	Amount	Interest Rate	Annual Percentage Yield (APY)	Features and Conditions:
Business Savings Minimum Opening Deposit: \$5	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.
	\$500-\$2,499	0.05%	0.05%	
	\$2,500-\$9,999	0.10%	0.10%	
	\$10,000 or more	0.15%	0.15%	
Business Money Market Minimum Opening Deposit: \$2,500	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.
	\$2,500-\$24,999	0.10%	0.10%	
	\$25,000-\$49,999	0.20%	0.20%	
	\$50,000 or more	0.30%	0.30%	
Business Premium Money Market Minimum Opening Deposit: \$50,000	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.
	\$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%		
Business Solutions Checking Minimum Opening Deposit: \$100	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.
	\$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.

Business Accounts

Effective December 1, 2018



	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 Rate 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%
32 Month Special Certificate Minimum Deposit: \$500 50% new money required	\$500 or more	3.15%	3.20%

All interest rates are accurate as of the date of this rate sheet and are subject to change without notice. There may be a penalty for early withdrawal. Balance tiers are based on collected balance. Federally insured by the National Credit Union Administration. 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. 32-Month Certificate Special: 50% of the certificate balance must be new money to Advantis. "New Money" means funds that have not been on deposit with Advantis before the day of account opening.

