

Savings

Dividends compound monthly

Share Type

	Rate	APY*
Regular Share..... (Minimum Balance: \$5.00)	0.05%.....	0.05%
Youth..... (Minimum Balance: \$5.00) (Balances up to \$500 earns 1.00%) (Balances over \$500 continue at 0.10%)	1.00%.....	1.00%
UTMA Share..... (Minimum Balance: \$5.00)	0.10%.....	0.10%
Other Savings.....	0.05%.....	0.05%
Swipe & Save..... (Balances up to \$2,500 earns 5.00%) (Balances over \$2,500 earns 0.10%)	5.00%.....	5.12%
Money Market..... (Minimum Balance: \$1,000.00)	0.10%.....	0.10%
Individual Retirement Accounts (IRAs)...	0.25%.....	0.25%
Coverdell ESA.....	0.25%.....	0.25%
Business Money Market..... (Minimum Balance: \$1,000.00)	0.10%.....	0.10%

Certificates Of Deposit (CDs)

Share Type

	Rate	APY*
3 Month Certificate.....	4.50%....	4.58%
6 Month Certificate.....	4.25%....	4.32%
12 Month Certificate.....	4.00%....	4.06%
18 Month Certificate.....	3.00%....	3.03%
24 Month Certificate....	2.50%....	2.52%
36 Month Certificate....	2.00%....	2.02%
48 Month Certificate....	2.00%....	2.02%
60 Month Certificate....	2.00%....	2.02%

Checking

Share Type

	Rate	APY*
Rewards Checking		
Requirements met - up to \$5,000^^.....	2.50%.....	2.53%
Requirements met - over \$5,000^^.....	0.10%.....	0.10%
Requirements not met.....	0.00%.....	0.00%
Business Checking.....	0.00%.....	0.00%
Non-Profit Business Checking.....	0.00%.....	0.00%

*APY - Annual Percentage Yield

^^ Requirement period is each statement cycle. Rewards Checking requires 15 SFCU debit card transactions, a direct deposit or automated payment from an external source, enrollment in eStatements and successful login to online banking in the statement period. ATM withdrawals do not count as debit card transactions.

Account fees may reduce earnings on your account. An early withdrawal penalty may or may not be imposed on CDs.

