



**Dividend Rate Schedule
January 1, 2020**

This Credit Union is Federally Insured by the National Credit Union Administration

Savings/Checking	Balance Details	Dividend Rate/APY*
Savings Shares		0.05%/0.05%
Kasasa Saver ¹	Balance up to \$10,000/Req. met	1.24%/1.25%
	Balance over \$10,000/Req. met	0.05%/1.25%-0.16%
	Entire balance/Req. not met	0.05%/0.05%
IRA Shares ^o		0.50%/0.50%
Basic Checking		N/A
Kasasa Cash ¹	Up to \$25,000/Req. met	2.47%/2.50%
	Over \$25,000/Req. met	0.05%/2.50%-0.79%
	Entire balance/Req. not met	0.05%/0.05%
Kasasa Cash Back ¹		N/A
Kasasa Tunes ¹		N/A
Members Choice Checking±	Up to \$499.99	N/A
	\$500-\$2,499.99	0.05%/0.05%
	\$2,500+	0.10%/0.10%
Prime Advantage Checking	Up to \$499.99	N/A
	\$500-\$2,499.99	0.05%/0.05%
	\$2,500+	0.10%/0.10%

Money Market Savings

Balance Range	Dividend Rate/APY*
\$0 - \$999.99	0.05%/0.05%
\$1,000 - \$9,999.99	0.15%/0.15%
\$10,000 - \$24,999.99	0.40%/0.40%
\$25,000 - \$49,999.99	0.50%/0.50%
\$50,000 - \$149,999.99	1.00%/1.00%
\$150,000 and up	1.25%/1.26%

Four free withdrawals per month; \$2 per withdrawal thereafter. Minimum of \$1,000 deposit required for account opening.

Certificates

Certificate Term	Dividend Rate/APY*	Minimum Opening Balance*
3 Month	0.30%/0.30%	\$500
6 Month Smart Saver	0.85%/0.85%	\$500
12 Month Save to Win* <i>Only available in Washington.</i>	1.45%/1.46%	\$25
12 Month	1.45%/1.46%	\$500
24 Month	1.95%/1.97%	\$500
36 Month	2.10%/2.12%	\$500

48 Month	2.25%/2.27%	\$500
60 Month	2.50%/2.53%	\$500
12 Month IRA°	1.55%/1.56%	\$500
24 Month IRA°	2.05%/2.07%	\$500
36 Month IRA°	2.20%/2.22%	\$500
48 Month IRA°	2.35%/2.38%	\$500
60 Month IRA°	2.60%/2.63%	\$500

*APY = Annual Percentage Yield. Rates, terms, and conditions are subject to change. Fees may reduce earnings. The terms applicable to your Deposit Accounts at TwinStar are provided in the Membership and Account Agreement. Prime Share account required with minimum balance of \$5. Prime/Regular Savings requires \$100 minimum daily balance to earn dividends. Other savings may not require a minimum balance to earn dividends. An adult 18 or over must accompany a minor as a joint account owner on any minor accounts. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Members may choose from two dividend payment methods: 1) Dividends compounded monthly, credited monthly or upon closing; OR 2) Dividends credited at maturity or upon closing. The Annual Percentage Yield on Share Certificates assumes dividends will remain on deposit until maturity. A penalty may be imposed for early withdrawal and will impact earnings on the account. You must be a TwinStar member to qualify. Upon maturity, your certificate will automatically renew at the current rate if not closed. Save to win: 12 month term only, see Official Account and Prize Entry Rules for full details. Must be 18 or over. A grace period of 7 days after maturity applies. Business certificates are available for all terms. Youth certificates available for terms 3-60 months with a minimum deposit of \$100. IRA Certificates cannot be withdrawn and moved into a non-IRA product without potential penalties from the Internal Revenue Service. Check with your tax advisor for specific IRS rules, advice, and tax deductibility on your IRA. For details, please contact TwinStar Credit Union at 360.357.9911 or 1.800.258.3115.

¹Kasasa Cash: Opening balance of \$25 required. APY assuming a maximum \$100,000 in 2nd tier. Kasasa Cash will be credited to your Kasasa Saver account on the last day of the monthly statement cycle. If qualifications are not met on Kasasa Cash/Cash Back, all balances in the Kasasa Saver earn .05% APY. Limit one account per SSN. Refunds on ATM surcharges nationwide up to \$20 per qualification cycle. Requirements: Conduct 12 debit card transactions that post and clear per qualification cycle, sign up for eStatements (valid email address required), access online banking at least once per qualification cycle. Kasasa Cash Back: Earn 1% cash back on debit card purchases with a maximum of \$5 per qualification cycle. Kasasa Tunes: Members 13 and older. Earn up to \$20 in iTunes or Amazon refunds upon account signup – subject to expiration. Earn up to \$5 each month in iTunes & Amazon.com refunds. No minimum balance to earn rewards. ±Member's Choice: Monthly fee of \$5.99 for Washington members, \$3.99 for outside of Washington

° IRA: Accrued dividends will not be paid to any account closed prior to the end of the period. Qualifying Credit Union IRA accounts are insured up to \$500,000 (\$250,000 through NCUA, and \$250,000 through Excess Share Insurance). Deposit/withdrawal restrictions may apply.