



**Business Dividend Rate Schedule
November 01, 2020**

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

Account Type	Balance Details	Dividend Rate/APY*
Business Shares	\$100+	0.05%/0.05%
Innovator Business Checking	All Balances	N/A
Explorer Business Checking	All Balances	0.05%/0.05%
IOLTA Trust Checking	All Balances	0.75%/0.75%
Voyager Business Checking	\$0-\$10,000	0.05%/0.05%
	\$10,000.01-\$100,000	0.10%/0.10%
	\$100,000.01+	0.15%/0.15%

Business Money Market Savings

Balance Range	Dividend Rate/APY*
\$0 - \$999.99	0.05%/0.05%
\$1,000 - \$9,999.99	0.05%/0.05%
\$10,000 - \$24,999.99	0.10%/0.10%
\$25,000 - \$49,999.99	0.20%/0.20%
\$50,000 - \$149,999.99	0.45%/0.45%
\$150,000 and up	0.55%/0.55%

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

Business Certificates

Certificate Term	Dividend Rate/APY*	Minimum Opening Balance*
3 Month	0.10%/0.10%	\$500
6 Month Smart Saver	0.20%/0.20%	\$500
12 Month	0.30%/0.30%	\$500
24 Month	0.40%/0.40%	\$500
36 Month	0.45%/0.45%	\$500
48 Month	0.55%/0.55%	\$500
60 Month	0.65%/0.65%	\$500

*APY = Annual Percentage Yield. Rates, terms, and conditions are subject to change. The terms applicable to your Deposit Accounts at TwinStar are provided in the membership agreement. Prime Share account required with minimum balance of \$5. Business 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. Fees may reduce earnings. A penalty may be imposed for early withdrawal and will impact earnings on the account. A grace period of 7 days after maturity applies. For details, please contact TwinStar Credit Union at 360.357.9911 or 1.800.258.3115.