



**Business Dividend Rate Schedule
January 01, 2023**

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 | 0.15%/0.15% |
| \$1,000 - \$9,999.99 | 0.15%/0.15% |
| \$10,000 - \$24,999.99 | 0.25%/0.25% |
| \$25,000 - \$49,999.99 | 0.30%/0.30% |
| \$50,000 - \$99,999.99 | 0.35%/0.35% |
| \$100,000 - \$149,999.99 | 0.85%/0.85% |
| \$150,000.00 - \$249,999.99 | 1.00%/1.00% |
| \$250,000.00 and up | 1.10%/1.00% |

Minimum of \$1,000 deposit required for account opening.

Business Certificates

| Certificate Term | Dividend Rate/APY* | Minimum Opening Balance* |
|---|---------------------------|---------------------------------|
| 7 Month Promotional Certificate** <i>Available 12/6/2022-1/21/2023</i> | 4.00%/4.08% | \$10,000 |
| 3 Month | 0.30%/0.30% | \$500 |
| 6 Month Smart Saver | 1.50%/1.51% | \$500 |
| 12 Month | 1.90%/1.92% | \$500 |
| 24 Month | 2.00%/2.02% | \$500 |
| 36 Month | 2.05%/2.07% | \$500 |
| 48 Month | 2.05%/2.07% | \$500 |
| 60 Month | 2.05%/2.07% | \$500 |

**Promotional certificate available 12/6/2022-1/21/2023. Upon maturity, your promotional certificate will automatically renew at the 6 month current rate/term if not closed.

*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.