



### Business Dividend Rate Schedule

October 1, 2023

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

Account Type	Balance Details	Dividend Rate/APY*
Business Shares	\$100+	0.50%/0.50%
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%
\$100,000 - \$149,999.99	1.50%/1.51%
\$150,000.00 - \$249,999.99	1.75%/1.76%
\$250,000.00 and up	2.00%/2.02%

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

### Business Certificates

Certificate Term	Dividend Rate/APY*
3 Month	1.00%/1.00%
6 Month Smart Saver	3.00%/3.04%
12 Month	3.25%/3.30%
24 Month	2.25%/2.27%
36 Month	2.25%/2.27%
48 Month	2.05%/2.07%
60 Month	2.05%/2.07%

Minimum of \$500 deposit required for account opening.

**\*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. Dividends are compounded monthly and will be credited monthly. 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.