



**Business Dividend Rate Schedule  
July 1, 2024**

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

<b>Account Type</b>	<b>Balance Details</b>	<b>Dividend Rate/APY*</b>
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**

<b>Balance Range</b>	<b>Dividend Rate/APY*</b>
\$0 - \$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	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**

<b>Certificate Term</b>	<b>Dividend Rate/APY*</b>
3 Month	1.00%/1.00%
<b>5 Month Special</b> ☐	<b>4.17%/4.25%</b>
☐ Available 7/1/24-8/31/24	
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.**

<b>13 Month Special</b> ☐	<b>Minimum of \$10,000 deposit required for account opening.</b>	<b>4.89%/5.00%</b>
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☐ Available 7/1/24-8/31/24, \$10,000 of Minimum Opening Balance must be New Money\*

☐\*APY = Annual Percentage Yield. New Money = funds not currently on deposit at TwinStar. Special Offers available on until 08/31/2024. Special Promo APY of 5.00% available for 13-month term share certificates, with a minimum opening deposit of \$10,000 (\$10,000 of this opening deposit must be New Money). Upon maturity, your 13 Month Certificate will automatically renew at the current 12 Month Certificate rate & term if not closed. Special Promo APY of 4.25% available for 5-month term share certificates, with a minimum opening deposit of \$500. Upon maturity, your 5 Month Certificate will automatically renew at the current 6 Month

Certificate rate & term if not closed. A grace period of 7 days applies. 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.

