



Dividend Rate Schedule

January 10, 2025

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

Savings/Checking	Balance Details	Dividend Rate/APY*
Savings Shares		0.25%/0.25%
Kasasa Saver ¹	Balance up to \$10,000/Req. met	1.00%/1.00%
	Balance over \$10,000/Req. met	0.05%/0.05%
	Entire balance/Req. not met	0.05%/0.05%
IRA Shares ^o		0.25%/0.25%
Basic Checking		N/A
Kasasa Cash ¹	Up to \$50,000/Req. met	4.00%/4.07%
	Over \$50,000/Req. met	0.50%/0.50%
	Entire balance/Req. not met	0.05%/0.05%
Kasasa Cash Back ¹		N/A
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	0.15%/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	1.50%/1.51%
\$150,000.00 - \$249,999.99	1.75%/1.76%
\$250,000.00 and up	1.83%/1.85%

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

Certificates

Certificate Term	Dividend Rate/ APY*	Minimum Opening Balance*
3 Month	1.00%/1.00%	\$500
6 Month Smart Saver	2.57%/2.60%	\$500
11 Month Special [‡]	3.93%/4.00%	[‡] *

[‡]Limited time offer. Opening balance: \$10,000 Minimum Opening Balance must be New Money*, or \$500 from a current maturing deposit account.

12 Month Save to Win**	2.37%/2.40%	\$25
**Only available in Washington		
12 Month	2.47%/2.50%	\$500
24 Month	2.03%/2.05%	\$500
36 Month	2.03%/2.05%	\$500
48 Month	1.98%/2.00%	\$500
60 Month	1.98%/2.00%	\$500

11 Month IRA Special[∘]	3.93%/4.00%	⊠*
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⊠ Limited time offer. Opening balance: \$10,000 Minimum Opening Balance must be New Money*, or \$500 from a current maturing deposit account.

12 Month IRA [∘]	2.57%/2.60%	\$500
24 Month IRA [∘]	2.13%/2.15%	\$500
36 Month IRA [∘]	2.13%/2.15%	\$500
48 Month IRA [∘]	2.08%/2.10%	\$500
60 Month IRA [∘]	2.08%/2.10%	\$500

⊠*APY = Annual Percentage Yield. New Money = funds not currently on deposit at TwinStar or Northwest Community Credit Union, a division of TwinStar (NWCU). **Special Offer** available on consumer, business and IRA share certificates starting 12/03/2024. Special Promo APY of 4.00% available for 11-month term share certificates, with a minimum opening deposit of either \$500 of a current maturing certificate held at TwinStar/NWCU, or \$10,000 deposit of New Money. Upon maturity, your 11 Month Certificate will automatically renew at the current 12 Month Certificate rate & term if not closed. A grace period of 7 days applies. Rates, terms, and conditions are subject to change. Fees may reduce earnings. The terms applicable to your Share Accounts at TwinStar are provided in the Membership and Account Agreement. Prime/Regular Savings requires \$100 minimum daily balance to earn dividends. Other savings may not require a minimum balance to earn dividends. **✱ Prime Advantage Checking:** New Prime Advantage Checking accounts are no longer offered. Rate/terms for existing Prime Advantage only. An 18 or older adult 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. 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 of \$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 to 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 and sign up for eStatements (valid email address required). **Kasasa Cash Back:** Earn 1% cash back on debit card purchases with a maximum of \$5 per qualification cycle.

[∘] **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.