



DIVIDEND DISCLOSURES
As of June 14, 2024

Primary Share Accounts

<u>Minimum Amount to Open</u>	One membership Share	\$10.00
<u>Minimum Daily Balance to Earn Dividend</u>		\$100.00

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid into the account quarterly on the last day of the quarter.

<u>Balances of:</u>		A.P.R.	A.P.Y.
All Balances	Dividend Rate	0.15 %	0.15%

Checking Accounts

<u>Minimum Amount to Open</u>	None
<u>Minimum Daily Balance to Earn Dividend</u>	\$100.00

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid on the last day of each month.

<u>Balances of:</u>		A.P.R.	A.P.Y.
If daily minimum balance is \$100.00 or more	Dividend Rate	.10%	.10%

Rewards Checking Accounts

<u>Minimum Amount to Open</u>	None
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Must Meet the 4 Requirements indicated on the Rewards Checking Agreement Form to Earn Rewards Dividend.

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid on the last day of each month.

<u>Balances of:</u>		A.P.R.	A.P.Y.
Minimum daily balance is \$7,500.00 or less	Dividend Rate	3.33%	3.33%
Funds exceeding \$7,500.00	Dividend Rate	.10%	.10%

Kids Club Accounts

<u>Minimum Amount to Open</u>	One membership Share	\$10.00
<u>Minimum Daily Balance to Earn Dividend</u>		\$100.00

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid into the account quarterly on the last day of the quarter.

<u>Balances of:</u>		A.P.R.	A.P.Y.
All Balances	Dividend Rate	.15%	.15%

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Christmas Club Accounts

<u>Minimum Amount to Open</u> (One membership Share in regular account)	\$10.00
<u>Minimum Daily Balance to Earn Dividend</u>	\$100.00

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid on a yearly basis at the end of the club year. For Christmas Club: Payment at the end of October.

<u>Balances of:</u>		A.P.R.	A.P.Y.
All Balances	Anticipated Dividend Rate	.15%	.15%

Vacation Club Accounts

<u>Minimum Amount to Open</u> (One membership Share in regular account)	\$10.00
<u>Minimum Daily Balance to Earn Dividend</u>	\$100.00

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid on a yearly basis at the end of the club year. For Vacation Club: Payment at the end of May.

<u>Balances of:</u>		A.P.R.	A.P.Y.
All Balances	Anticipated Dividend Rate	.15%	.15%

Money Market Savings Accounts

<u>Minimum Amount to Open</u>	\$1,000.00
<u>Minimum Withdrawal</u>	\$250.00

Calculation of Dividend: Dividend rates are based on Tiers. Each rate applies to the entire balance, not just the amount over the tier threshold. Dividends are earned daily

Payment of Dividend: Dividends are paid quarterly on the average balance and are credited to the account at the end of each quarter.

<u>Balances of:</u>		A.P.R.	A.P.Y.
\$2,500 - \$49,999.99	Anticipated Dividend Rate	1.00%	1.00%
\$50,000 – 99,999.99		1.50%	1.50%
\$100,000 & Above		1.75%	1.75%

Passbook IRA

<u>Minimum Amount to Open</u> (One membership Share in regular account)	\$10.00
<u>Minimum Daily Balance to Earn Dividend</u>	\$100.00

Calculation of Dividend: Dividends are calculated on the daily balance in the account, including minimum balance requirements.

Payment of Dividend: Dividends are paid quarterly on the last day of the quarter.

<u>Balances of:</u>		A.P.R.	A.P.Y.
All Balances	Dividend Rate	.30%	.30%

All dividends are based on the Credit Union's earnings at the end of the dividend period and cannot be guaranteed.