



Savings, Checking, & Certificates of Deposit Rates

Effective as of November 1, 2020
 Subject to Change Daily - Call 844.ADVIA.CU
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Savings, Checking, Special Clubs, and Money Market Savings Accounts

Account	Minimum Open Balance	Minimum Amount to Earn Dividends	Compounded and Paid ¹	Advantage Plus Rewards APY as High as ²	Anticipated Base Dividend Rate	Base Annual Percentage Yield
Share Savings	\$5	\$500	Quarterly	N/A	0.05%	0.05% APY ³
Youth Savings	\$5	\$5	Quarterly	N/A	0.05%	0.05% APY ³
Regular Checking	No Minimum	\$500 (up to \$5,000 for promotional rate)	Monthly	3.00% APY ²	0.05%	0.05% APY ³
Secondary Savings	No Minimum	\$500	Quarterly	N/A	0.05%	0.05% APY ³
Money Mkt Savings	No Minimum	\$2,000 - \$24,999	Monthly	N/A	0.20%	0.20% APY ³
Money Mkt Savings	\$25,000	\$25,000 - \$74,999	Monthly	N/A	0.30%	0.30% APY ³
Money Mkt Savings	\$75,000	\$75,000 and Above	Monthly	N/A	0.349%	0.35% APY ³
Money Mkt Checking	No Minimum	\$2,500 - \$24,999	Monthly	N/A	0.05%	0.05% APY ³
Money Mkt Checking	\$25,000	\$25,000 - \$74,999	Monthly	N/A	0.15%	0.15% APY ³
Money Mkt Checking	\$75,000	\$75,000 and Above	Monthly	N/A	0.20%	0.20% APY ³
Assurance Checking	No Minimum	\$500 (up to \$5,000 for promotional rate)	Monthly	3.00% APY ²	0.05%	0.05% APY ³
IRA Savings	\$50	\$500	Quarterly	N/A	0.40%	0.40% APY ³
Holiday Club	No Minimum	No Minimum	Annually	N/A	0.20%	0.20% APY ³
Health Savings	No Minimum	No Minimum	Monthly	N/A	0.349%	0.35% APY ³
UTMA Savings ⁴	No Minimum	\$5	Quarterly	N/A	0.10%	0.10% APY ³

¹ Monthly dividend example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31. Quarterly dividend example: For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is March 31. If an account is closed before dividends are credited, accrued dividends will not be paid. ² Annual Percentage Yield to be paid on balances held in Regular and Assurance Checking when account activity meets qualifications as Advantage Plus up to \$5,000. Balances above \$5,000 will earn our nonpromotional stated rate with no maximum balance applicable. Dividend rate premium not eligible on balances held in Money Market Checking. Members may hold multiple Checking shares, however promotional rate will be paid on first Regular or Assurance Checking share ID only. ³ Annual Percentage Yield. ⁴ UTMA = Uniform Transfer to Minors Act. All rates and promotional offers associated with Advantage Plus are effective 11/01/20 and are subject to change at any time. See advia.org/advantageplus for Advantage Plus qualifications. Federally insured by NCUA.

Ultimate Savings Rates

Minimum Amount to Earn Dividends	Compounded and Paid	Promotional Period APY ¹	APY After Promotional Period ¹
\$0-499	Monthly	0.50% APY ¹	0.00% APY ¹
\$500-99,999	Monthly	0.50% APY ¹	0.15% APY ¹
\$100,000-249,999	Monthly	0.50% APY ¹	0.40% APY ¹
\$250,000+	Monthly	0.50% APY ¹	0.45% APY ¹

¹ Promotional Annual Percentage Yield available on new Ultimate Savings Accounts for first four statement cycles only; limited to one per account, for the life of the account; no minimum opening balance, no minimum balance required to earn dividends during the promotional period. After the promotional period, a minimum \$500 daily balance is required to earn dividends; the standard tiered rates will apply: \$0-\$499=0.00% APY, \$500-\$99,999=0.15% APY; \$100,000-\$249,999=0.40% APY; \$250,000+=0.45% APY. No additional Advantage Plus Rewards rate incentives may be applied. Visit advia.org for more details. Rates effective 11/01/20 and subject to change at any time. Federally insured by NCUA.



Savings, Checking, & Certificates of Deposit Rates (Cont.)

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Certificates of Deposit					
Individual Retirement Account (IRA) and Non-IRA					
Term	Minimum Open Balance	Compounded and Paid	Advantage Plus Rewards APY ² as High as	Base Rate	Annual Percentage Base Yield
3 Months	\$500	Monthly	0.30% APY ²	0.050%	0.05% APY ¹
6 Months	\$500	Monthly	0.35% APY ²	0.100%	0.10% APY ¹
12 Months	\$500	Monthly	0.45% APY ²	0.200%	0.20% APY ¹
24 Months	\$500	Monthly	0.55% APY ²	0.300%	0.30% APY ¹
36 Months	\$500	Monthly	0.60% APY ²	0.349%	0.35% APY ¹
48 Months	\$500	Monthly	0.65% APY ²	0.399%	0.40% APY ¹
60 Months	\$500	Monthly	0.80% APY ²	0.549%	0.55% APY ¹
30-Month Promo (Grow Smart)	\$500	Monthly	N/A	0.449%	0.45% Promo APY ³

1 Annual Percentage Yield. **2** Advantage Plus CD Rate Premium = 0.25% APY on new CDs opened on or after 10/01/20 (excluding promotional and EZ Saver CDs); will be applied for the full term of the CD held. Early CD withdrawal penalties may apply. See Certificate of Deposit for details. **3** APY based on funds retained on deposit for term of certificate. \$500 minimum balance. Limited time offer subject to change. Promotional rate terms to revert to non-promotional terms upon maturity. No additional Advantage Plus Rewards rate incentive may be applied. 30-month promotional certificates may be non-IRA type only. See certificate for details. Subject to penalty for early withdrawal. All rates and promotional offers associated with Advantage Plus are effective 11/01/20 and are subject to change at any time. See adviacu.org/advantageplus for Advantage Plus qualifications. Federally insured by NCUA.

EZ Saver Certificates of Deposit				
Term	Minimum Open Balance	Compounded and Paid	Base Rate	Annual Percentage Base Yield
6 Months	\$50	Monthly	0.100%	0.10% APY ¹
12 Months	\$50	Monthly	0.200%	0.20% APY ¹
24 Months	\$50	Monthly	0.250%	0.25% APY ¹

1 Annual Percentage Yield based on funds retained on deposit for term of certificate. \$50 minimum balance. Dividends compounded and paid monthly. See certificate for details. Subject to penalty for early withdrawal. Rates effective 11/01/20 and subject to change at any time. Federally insured by NCUA.