

# Advia Credit Union (formerly NorthSide Community Bank)

## Consumer & Commercial - Interest Rates

Effective April 8, 2025 and subject to change daily.

| Certificates of Deposit |               |                         |                                      |                          |
|-------------------------|---------------|-------------------------|--------------------------------------|--------------------------|
| Term                    | Interest Rate | Annual Percentage Yield | Minimum Balance to Open & Obtain APY | Early Withdrawal Penalty |
| 3 Month                 | 1.294%        | 1.30% APY               | \$500                                | 30 Days                  |
| 6 Month                 | 1.492%        | 1.50% APY               | \$500                                | 30 Days                  |
| 11 Month PROMO          | 4.184%        | 4.25% APY               | \$500                                | 180 Days                 |
| 12 Month                | 1.739%        | 1.75% APY               | \$500                                | 180 Days                 |
| 24 Month                | 1.985%        | 2.00% APY               | \$500                                | 180 Days                 |
| 36 Month                | 2.477%        | 2.50% APY               | \$500                                | 180 Days                 |
| 48 Month                | 2.722%        | 2.75% APY               | \$500                                | 180 Days                 |
| 56 Month PROMO          | 3.941%        | 4.00% APY               | \$500                                | 180 Days                 |
| 60 Month                | 2.722%        | 2.75% APY               | \$500                                | 180 Days                 |

| Checking & Savings          |               |                         |                                      |
|-----------------------------|---------------|-------------------------|--------------------------------------|
| Account                     | Interest Rate | Annual Percentage Yield | Minimum Balance to Open & Obtain APY |
| NOW Account & Saratoga Club | 1.00%         | 1.00%                   | \$1,000                              |
| Investment Checking Tier I  | 1.00%         | 1.00%                   | \$1,000                              |
| Investment Checking Tier II | 1.00%         | 1.00%                   | \$10,000                             |
| Statement Savings           | 1.00%         | 1.00%                   | \$200                                |
| HSA Tier I                  | 1.98%         | 2.00%                   | \$1,000                              |
| HSA Tier II                 | 1.98%         | 2.00%                   | \$10,000                             |
| Accumulator IRA             | 1.00%         | 1.00%                   | \$50                                 |

| Money Markets |               |                         |                                    |
|---------------|---------------|-------------------------|------------------------------------|
| Tier          | Interest Rate | Annual Percentage Yield | Minimum Balance to Earn Stated APY |
| Tier I        | 1.00%         | 1.00%                   | \$1,500                            |
| Tier II       | 1.25%         | 1.26%                   | \$10,000                           |
| Tier III      | 2.50%         | 2.53%                   | \$50,000                           |
| Tier IV       | 3.25%         | 3.30%                   | \$100,000                          |

Advia Credit Union (formerly NorthSide Community Bank) uses the daily balance method to calculate interest on the above accounts. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). If you close your account before interest is credited, you will not receive the accrued interest.

Interest on Certificates of Deposit, Variable Rate Certificates of Deposit, IRAs and Variable IRAs is compounded and credited quarterly. Interest on Accumulator IRAs is compounded and credited monthly. If you choose to have interest paid to you or to another account, the earnings will be lower. A penalty may be imposed for early withdrawal on fixed or variable Certificates of Deposit and fixed or variable IRAs. Early withdrawal penalties do not apply on IRAs

for those customers over 72 years of age taking mandatory distributions. The APY assumes that interest remains on deposit until maturity and that a withdrawal reduces the earnings on the account. You may not make deposits into your fixed rate Certificates of Deposit or fixed rate IRAs until the maturity date. Otherwise, interest rates, APYs, and terms are the same as the CDs listed above.

Interest Rates and APYs on Savings, Accumulator IRAs, NOW and Money Market accounts are variable and subject to change daily at management's discretion with no limit on the amount of increase or decrease. The APY for Community Club balances of \$200.00 but less than \$5,000.00 is equal to the regular savings account rate. A \$25 service fee will be charged for promotional savings accounts closed within 6 months. A \$25 service fee will be charged for Accumulator IRA external transfers out within 12 months.

See our Account Agreement and Disclosure and Banking Services and Fee Schedule for specific terms and fees that relate to the products shown above. Fees could reduce earnings.

Deposits federally insured to at least \$250,000 per depositor and backed by the full faith and credit of the United States Government - National Credit Union Administration (NCUA).

## **Mortgage Rates**

**Contact our Mortgage Loan Department at 847-244-5100 for current rates.**