

Advia Credit Union (formerly NorthSide Community Bank)

Consumer & Commercial - Interest Rates

Effective January 22, 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
12 Month	1.739%	1.75% APY	\$500	180 Days
14 Month PROMO	4.184%	4.25% 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	0.35%	0.35%	\$1,000	
HSA Tier II	0.35%	0.35%	\$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.