



Savings, Checking, & Certificates of Deposit Rates

Effective as of April 12, 2024
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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	Anticipated Base Dividend Rate	Base Annual Percentage Yield
Share Savings	\$5	\$500	Quarterly	N/A	0.05%	0.05% APY ²
Advantage Plus High Yield Savings ³	No Minimum	\$10,000 and Above	Monthly	5.00% APY ³	0.995%	1.00% APY ³
Money Mkt Savings	No Minimum	\$2,000 - \$24,999	Monthly	N/A	0.40%	0.40% APY ²
Money Mkt Savings	\$25,000	\$25,000 - \$74,999	Monthly	N/A	0.499%	0.50% APY ²
Money Mkt Savings	\$75,000	\$75,000 and Above	Monthly	N/A	0.599%	0.60% APY ²
Health Savings	No Minimum	No Minimum	Monthly	N/A	0.349%	0.35% APY ²
Youth Savings	\$5	\$5	Quarterly	N/A	0.05%	0.05% APY ²
Secondary Savings	No Minimum	\$500	Quarterly	N/A	0.05%	0.05% APY ²
IRA Savings ⁴	\$50	\$500	Quarterly	N/A	0.40%	0.40% APY ²
UTMA Savings	No Minimum	\$5	Quarterly	N/A	0.15%	0.15% APY ²
Holiday Club ⁵	No Minimum	No Minimum	Annually	N/A	0.20%	0.20% APY ²
Regular Checking	No Minimum	\$500 (up to \$5,000 for promotional rate)	Monthly	5.00% APY ⁶	0.05%	0.05% APY ²
Assurance Checking	No Minimum	\$500 (up to \$5,000 for promotional rate)	Monthly	5.00% APY ⁶	0.05%	0.05% APY ²
Money Mkt Checking	No Minimum	\$2,500 - \$24,999	Monthly	N/A	0.05%	0.05% APY ²
Money Mkt Checking	\$25,000	\$25,000 - \$74,999	Monthly	N/A	0.15%	0.15% APY ²
Money Mkt Checking	\$75,000	\$75,000 and Above	Monthly	N/A	0.20%	0.20% APY ²

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. Dividends will begin to accrue on the business day you place noncash items to your account. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. We use either a monthly or quarterly statement cycle depending on the share type. The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors, or, if authority has been delegated, by the management of the credit union. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. ² Annual Percentage Yield is accurate as of January 22, 2024. ³ Annual Percentage Yield of 5.00% to be paid on balances in Advantage Plus High Yield Savings when account activity meets qualifications as Advantage Plus and daily balance is \$10,000 or above. Account activity that does not meet Advantage Plus qualifications will earn an Annual Percentage Yield of 1.00%. A minimum \$10,000 daily balance is required to earn dividends. No minimum balance to open. Rates subject to change at any time. See advia.org/aplus for qualifications. ⁴ An IRA Transfer fee of \$25.00 will be charged for each external IRA transfer/withdrawal. ⁵ A Holiday Club Withdrawal fee of \$3.00 will be charged for each withdrawal (non auto transfer). This fee will not apply for the automatic payout that occurs annually on November 1. ⁶ Annual Percentage Yield to be paid on balances held in Regular and Assurance Checking when account activity meets qualifications as Advantage Plus from \$500 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. See advia.org/aplus for Advantage Plus qualifications. Federally Insured by NCUA.

Ultimate Savings Rates

Minimum Amount to Earn Dividends	Compounded and Paid ¹	Promotional Period APY ²	APY After Promotional Period ²
\$0-499	Monthly	4.00% APY ²	0.00% APY ²
\$500-99,999	Monthly	4.00% APY ²	0.35% APY ²
\$100,000-249,999	Monthly	4.00% APY ²	0.70% APY ²
\$250,000+	Monthly	4.00% APY ²	1.00% APY ²

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 shown above is January 31. If an account is closed before dividends are credited, accrued dividends will not be paid. The dividend rate and annual percentage yield may change at any time, as determined by the credit union Board of Directors, or, if authority has been delegated, by the management of the credit union. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. ² Promotional Annual Percentage Yield locked in at time of account opening; available on new Ultimate Savings Accounts for first ten statement cycles only; 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=0.35% APY, \$100,000-\$249,999=0.70% APY, \$250,000+=1.00% APY. No additional Advantage Plus Rewards rate incentives may be applied. Visit advia.org for more details. Annual Percentage Yield is accurate as of December 21, 2023 and subject to change at any time. Dividends will begin to accrue on the business day you place noncash items to your account. Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. 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	1.70% APY ²	1.440%	1.45% APY ¹
6 Months	\$500	Monthly	5.06% APY ²	4.698%	4.80% APY ¹
7 Months (Promo)	\$500	Monthly	NA	4.698%	4.80% APY ³
12 Months	\$500	Monthly	2.10% APY ²	1.835%	1.85% APY ¹
21 Months (Promo)	\$500	Monthly	NA	3.494%	3.55% APY ³
24 Months	\$500	Monthly	2.25% APY ²	1.982%	2.00% APY ¹
36 Months	\$500	Monthly	2.70% APY ²	2.423%	2.45% APY ¹
48 Months	\$500	Monthly	2.90% APY ²	2.618%	2.65% APY ¹
56 Months (Promo)	\$500	Monthly	NA	3.735%	3.80% APY ³
60 Months	\$500	Monthly	3.25% APY ²	2.960%	3.00% APY ¹

¹ Annual Percentage Yield is based on an assumption that dividends will remain in that account until maturity. A withdrawal will reduce earnings. ² Advantage Plus CD Rate Premium = 0.25% added to stated APR base rate on new CDs (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 \$500 minimum balance. Limited time offer subject to change. 7, 21, and 56-month promotional rate terms to revert to non-promotional 6, 24, and 60-month terms, respectively, upon maturity. No additional Advantage Plus Rewards rate incentive may be applied. 21, and 56-month promotional certificates may be non-IRA type only. 7-month promotional rate may be opened as a traditional or IRA/Roth CD. See certificate for details. Subject to penalty for early withdrawal. APY is accurate as of April 12, 2024. All rates and promotional offers associated with Advantage Plus are effective June 12, 2023 and are subject to change at any time. See adviaacu.org/aplus 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	1.588%	1.60% APY ¹
12 Months	\$50	Monthly	1.785%	1.80% APY ¹
24 Months	\$50	Monthly	1.884%	1.90% APY ¹

¹ Annual Percentage Yield is based on an assumption that dividends will remain in that account until maturity. A withdrawal will reduce earnings. \$50 minimum balance. Dividends compounded and paid monthly. See certificate for details. Subject to penalty for early withdrawal. APY is accurate as of June 12, 2023 and subject to change at any time. Federally Insured by NCUA.