



Business Account Rates

Rates as of September 3, 2019
These rates are subject to change.

Share Certificates:

Term	APY*	Dividend Rate
6 months	1.00%	1.00%
12 months	1.81%	1.80%
24 months***	2.12%	2.10%
36 months***	2.27%	2.25%
48 months***	2.38%	2.35%
60 months ***	2.53%	2.50%

*APY = Annual Percentage Yield. Dividends will compound and credit monthly. Minimum balance \$500. This is a term deposit and you may receive a penalty for early withdrawal. ***Golden Benefits Members receive an additional 0.05% on the 24 – 60 month certificates.

Share Certificate Special 16 Months

2.27% APY*

2.25% Dividend Rate

\$500 Qualified Minimum Balance

This is a term deposit and you may receive a penalty for early withdrawal. Not eligible for the 0.05% Golden Benefits APR increase. Promotional rates do not apply to IRA Share Certificates. A qualifying deposit is a deposit of \$500 or more into a share certificate of funds that have not been on deposit at Baylands FCU in the past ninety (90) days.

JUMBO Share Certificate Special 27 Months

2.73% APY*

2.70% Dividend Rate

\$50,000.00 Minimum Balance

This is a term deposit and you may receive a penalty for early withdrawal. Not eligible for the 0.05% Golden Benefits APR increase. Promotional rates do not apply to IRA Share Certificates.

Business Checking Accounts (S15):

Account	APY*	Dividend Rate
\$0.00 - \$24,999.00	0.05%	0.05%
\$25,000 - \$49,999.00	0.20%	0.20%
\$50,000 - \$99,999.99	0.25%	0.25%
\$100,000 - \$249,999.99	0.30%	0.30%
\$250,000 - \$499,999.99	0.35%	0.35%
\$500,000 - greater	0.35%	0.35%

*APY = Annual Percentage Yield. Dividends are compounded and credited quarterly based on the average daily balance method. Fees may reduce earnings. The minimum to open any of the above accounts is \$5.

Share Investment Accounts:

Account Balances	APY*	Dividend Rate
\$2,000 to \$19,999.99	0.60%	0.60%
\$20,000 to \$74,999.99	0.70%	0.70%
\$75,000 or greater	0.80%	0.80%

*APY = Annual Percentage Yield. Dividends are compounded and credited quarterly based on the average daily balance method. The tiered variable interest dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. See our Account Disclosure Rate Supplement for more information. Fees may reduce earnings. There is no minimum deposit required to open or maintain this account. No interest is earned for less than \$2,000 on deposit.