



Savings Rates

Rates as of December 11, 2018
These rates are subject to change.

Share & IRA 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***	2.32%	2.30%
48 months***	2.43%	2.40%
60 months ***	2.68%	2.65%

*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 14 Months

2.53% APY*

2.50% 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 30 Months

3.15% APY*

3.10% 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.

Savings Accounts:

Account	APY*	Dividend Rate
Share Savings	0.10%	0.10%
IRA	0.45%	0.45%
Vacation/Christmas Club	0.10%	0.10%
Insurance/Tax Account	0.00%	0.00%

*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	0.80%	0.80%
\$20,000 to \$74,999.99	0.90%	0.90%
\$75,000 or greater	1.00%	1.00%

*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.

Checking Accounts:

Account	APY*	Dividend Rate
Checking Account	0.05%	0.05%
Grow Green Checking Account***		
Qualifying rate up to \$15,000	1.51%	1.50%
Non Qualifying rate up to \$15,000	0.05%	0.05%
\$15,000.01 More	0.05%	0.05%

*APY = Annual Percentage Yield. Dividends are compounded and credited quarterly based on the average daily balance method. The minimum to open any of the above accounts is \$5. ***You must maintain \$0.01 in the account each day to obtain the disclosed annual percentage yield. You must satisfy all of the requirements in our Truth in Savings disclosure during each qualification period to obtain the qualifying percentage yield: If you close your account before accrued dividends have been credited to your account, all accrued dividends will be forfeited. Fees may reduce earnings. See Member Service Representative for additional disclosures.