

Current Specials

| Term      | Minimum Deposit | Dividend Rate | Annual Percentage Yield | Dividend Paid |
|-----------|-----------------|---------------|-------------------------|---------------|
| 7 Month*  | \$250           | 3.70%         | 3.75% APY               | Quarterly     |
| 13 Month* | \$250           | 3.94%         | 4.00% APY               | Quarterly     |

Share Certificates

| Term     | Minimum Deposit | Dividend Rate | Annual Percentage Yield | Dividend Paid |
|----------|-----------------|---------------|-------------------------|---------------|
| 6 Month  | \$250           | 1.24%         | 1.25% APY               | Monthly       |
| 12 Month | \$250           | 2.72%         | 2.75% APY               | Quarterly     |
| 24 Month | \$250           | 2.97%         | 3.00% APY               | Quarterly     |
| 36 Month | \$250           | 3.21%         | 3.25% APY               | Quarterly     |
| 48 Month | \$250           | 3.31%         | 3.35% APY               | Quarterly     |
| 60 Month | \$250           | 3.40%         | 3.44% APY               | Quarterly     |

Health Savings Share Certificate

| Term     | Minimum Deposit | Dividend Rate | Annual Percentage Yield | Dividend Paid |
|----------|-----------------|---------------|-------------------------|---------------|
| 12 Month | \$250           | 3.70%         | 3.75% APY               | Quarterly     |

APY = Annual Percentage Yield. Dividends may be added to your certificate, deposited to your Simplicity Credit Union savings account, or mailed to you. Automatic renewal at the current rate. Ten-day grace period at maturity to make changes without loss of dividend. Dividend paid to maturity date if withdrawn within ten days after maturity. Withdrawals from a share certificate prior to the maturity date will incur a penalty equal to 180 days\* interest on the amount withdrawn. Rates and terms are subject to change at any time. Member eligibility required. Federally insured by NCUA. \*Offer valid 9/1/2026-9/30/2026





**Open Share Certificate**  
[simplicity.coop/share-certificates](https://simplicity.coop/share-certificates)