

Business Share Certificate Rates

Effective: 02/01/2026

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

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 Dividend paid to maturity date if withdrawn within ten days after maturity. Substantial penalty for early withdrawal. Rates are subject to change at any time. Member eligibility required. *APY = Annual Percentage Yield. Offer valid 02/01/26 • 02/28/26. An active checking is defined as a checking account with at least 5 debit card transactions per month to qualify for this rate. Substantial penalty for early withdrawal. Rates are subject to change at any time. Member eligibility required. Federally insured by NCUA.



 **Open Share Certificate**
simplicity.coop/business/business-accounts

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CREDIT UNION