Business Deposit Account Rates

Effective: 05/01/2026

Regular Savings

	Dividend Rate	Annual Percentage Yield	Dividend Paid
Business Savings	0.10%	0.10% APY	Quarterly

Sharedraft Checking

	Dividend Rate	Annual Percentage Yield	Dividend Paid
Checking $0.00 - $999.99	0.00%	0.00% APY	Monthly
Checking $1,000.00 - $25,000.00	0.05%	0.05% APY	Monthly
Checking $25,000.01 - $50,000.00	0.25%	0.25% APY	Monthly
Checking $50,000.01 - $100,000.00	0.35%	0.35% APY	Monthly
Checking $100,000.01 - & over	0.40%	0.40% APY	Monthly
Dividend Checking $1,000.00*	0.05%	0.05% APY	Monthly

Money Market Checking

	Dividend Rate	Annual Percentage Yield	Dividend Paid
$25.00 - $10,000.00	0.55%	0.55% APY	Monthly
$10,000.01 - $25,000.00	0.65%	0.65% APY	Monthly
$25,000.01 - $50,000.00	1.25%	1.26% APY	Monthly
$50,000.01 - $100,000.00	1.60%	1.61% APY	Monthly
$100,000.01 - $250,000.00	2.23%	2.25% APY	Monthly
$250,000.01 - $500,000	3.20%	3.25% APY	Monthly
$500,000.01 & over	3.45%	3.50% APY	Monthly

Share Premium Savings*

	Dividend Rate	Annual Percentage Yield	Dividend Paid
$25.00 - $1,000.00	0.15%	0.15% APY	Monthly
$1,000.01 - $10,000.00	0.30%	0.30% APY	Monthly
$10,000.01 - $25,000.00	0.40%	0.40% APY	Monthly
$25,000.01 - $50,000.00	0.50%	0.50% APY	Monthly
$50,000.01 - $100,000.00	0.55%	0.55% APY	Monthly
$100,000.01 & over	0.65%	0.65% APY	Monthly

Account Rate Disclosures • APY = annual percentage yield. • $25 minimum balance required to earn dividends, except RISE Savings which requires $5 minimum balance to earn dividends, and Dividend accounts • which earn dividends on balances over $1,000. • No dividend is paid if an account is closed prior to the dividend pay date. • All rates are subject to change without notice at the discretion of Simplicity Credit Union. • Please contact Simplicity for verification of current rates. • Review the terms and conditions for full account details. • Dividend Checking and Share Premium Savings are no longer offered.

Open Deposit Account

simplicity.coop/business/business-accounts

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