

# 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](https://simplicity.coop/business/business-accounts)

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