

Deposit Account Rates

Effective: 02/01/2026

Regular Savings

	Dividend Rate	Annual Percentage Yield	Dividend Paid
Savings	0.10%	0.10% APY	Quarterly
RISE	1.96%	2.00% APY	Quarterly
IRA	0.25%	0.25% APY	Quarterly
Youth/Young Adult \$25.00 - \$2,500.00	7.00%	7.00% APY	Quarterly
Youth/Young Adult \$2,500.01 & over	0.10%	0.10% APY	Quarterly

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	2.48%	2.50% APY	Monthly
\$250,000.01 - \$500,000	3.46%	3.50% APY	Monthly
\$500,000.01 & over	3.70%	3.75% APY	Monthly

Sharedraft Checking

	Dividend Rate	Annual Percentage Yield	Dividend Paid
Rewards Checking \$15,000.01 or more	0.05%	0.05% APY	Monthly
Rewards Checking \$0.00 - \$15,000.00	3.00%	3.00% 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

HSA Checking

	Dividend Rate	Annual Percentage Yield	Dividend Paid
Health Savings Account	0.50%	0.50% APY	Quarterly

Account Rate Disclosures Must have active checking to qualify. • APY = annual percentage yield. • Substantial early withdrawal penalties apply for Share Certificates. • \$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. Rewards Checking: To qualify for 3.00% APY, you must be enrolled in eStatements, have direct or mobile deposit of \$500 or more, and complete at least 20 debit/Point of Sale transactions per month OR have \$250.00 or more in aggregate share balances (including savings, checking, and other eligible accounts) OR be aged 16-21, no additional stipulations. • The 3.00% APY applies to balances up to \$15,000, and 0.05% applies only to the amount over \$15,000. (Example: If your balance is \$16,000, you'll earn 3.00% on the first \$15,000 and 0.05% on the remaining \$1,000.)



Open Checking

simplicity.coop/checking-accounts

Open Savings

simplicity.coop/savings-accounts



Open Youth Account

simplicity.coop/spend-save/youth-accounts



Open Health Savings

simplicity.coop/spend-save/health-savings-account

Member Relationship Representatives

Grayce Bryan
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