

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

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