# Deposit Account Rates

**Effective: 11/01/2026**

## 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% | 7.19% 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 | 2.23% | 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 |

## 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% | 3.04% APY | Monthly |
| Dividend Checking $1,000.00 | 0.05% | 0.05% 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 • 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.

Rewards Checking: To qualify for 3.04% 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 3.04% 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 3.04% 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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Marshfield
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