Share Certificate Rates

Effective: 11/20/2026

Current Specials

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield	Dividend Paid
7 Month*	$250	3.84%	3.90% APY	Quarterly
13 Month*	$250	4.09%	4.15% APY	Quarterly

Share Certificates

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield	Dividend Paid
6 Month	$250	1.24%	1.25% APY	Monthly
12 Month	$250	2.72%	2.75% APY	Quarterly
24 Month	$250	2.97%	3.00% APY	Quarterly
36 Month	$250	3.21%	3.25% APY	Quarterly
48 Month	$250	3.31%	3.35% APY	Quarterly
60 Month	$250	3.40%	3.44% APY	Quarterly

Health Savings Share Certificate

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield	Dividend Paid
12 Month	$250	3.70%	3.75% APY	Quarterly

APY = Annual Percentage Yield. Dividends may be added to your certificate, deposited to your Simplicity Credit Union savings account, or mailed to you. Automatic renewal at the current rate. Ten-day grace period at maturity to make changes without loss of dividend. Dividend paid to maturity date if withdrawn within ten days after maturity. Withdrawals from a share certificate prior to the maturity date will incur a penalty equal to 180 days• interest on the amount withdrawn. Rates and terms are subject to change at any time. Member eligibility required. Federally insured by NCUA.

Open Share Certificate

simplicity.coop/share-certificates

SIMPLICITY

CREDIT UNION