

Personal Share Rates

Dividend Rates and yields are effective as of 09/25/2020 and are subject to change. Please call 800.325.0808 or go to www.affinityfcu.com for current dividend rates and terms.



Dividend Rates, Yields & Information					
Product Name	Dividend Rate (%)	Annual Percentage Yield (%)	Minimum Balance To Avoid A Service Fee	Monthly Service Fee	Minimum Balance To Earn Stated Annual Percentage Yield
Membership Eligibility Account	N/A	N/A	\$0	\$0	N/A
SmartStart Savings - Tier 1	1.98	2.00	\$0	\$0	\$0 - 2,499.99
SmartStart Savings - Tier 2	1.00	1.00	\$0	\$0	\$2,500 - \$4,999.99
SmartStart Savings - Tier 3	0.10	0.10	\$0	\$0	\$5,000 and above
MoreSavings - Tier 1	0.10	0.10	\$0	\$0	\$0 - \$24,999.99
MoreSavings - Tier 2	0.20	0.20	\$0	\$0.00	\$25,000 - \$99,999
MoreSavings - Tier 3	0.30	0.30	\$0	\$0.00	\$100,000 - \$249,999
MoreSavings - Tier 4	0.70	0.70	\$0	\$0.00	\$250,000 and above
Non-Interest Savings	0.00	0.00	\$0	N/A	N/A
Affinity Cash Back Debit	0.00	0.00	N/A	\$0	N/A
MoreChecking	0.25	0.25	\$1,000	\$7.00	\$1,000
Second Chance Checking	0.00	0.00	N/A	\$5.00	N/A
Health Savings	0.25	0.25	\$0	\$0	\$0
IRA Accumulator	0.15	0.15	\$0	\$0	\$50
IRA Money Manager - Tier 1	0.10	0.10	\$0	\$0	\$0 - \$499.99
IRA Money Manager - Tier 2	0.15	0.15	\$0	\$0	\$500 - \$19,999
IRA Money Manager - Tier 3	0.20	0.20	\$0	\$0	\$20,000 - \$34,999
IRA Money Manager - Tier 4	0.25	0.25	\$0	\$0	\$35,000 - \$49,999
IRA Money Manager - Tier 5	0.30	0.30	\$0	\$0	\$50,000 and above
Youth Products					
Savvy Saver	0.10	0.10	\$0	\$0	\$0
Teen Savings	0.10	0.10	\$0	\$0	\$0
Teen Checking	0.00	0.00	\$0	\$0	\$0
Revolution Save - Tier 1	1.24	1.25	\$0	\$0	\$0 - \$2500
Revolution Save - Tier 2	0.25	0.25	\$0	\$0	\$2500.01 and above
Revolution Spend	0.00	0.00	\$0	\$0	N/A

Certificate Dividend Rates & Yields				
TERM	Personal Term		IRA/Coverdell ESA	
	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)
30 Day	0.20	0.20	0.20	0.20
3 Months	0.25	0.25	0.25	0.25
6 Months	0.35	0.35	0.35	0.35
7 Months	0.35	0.35	0.35	0.35
9 Months	0.40	0.40	0.40	0.40
12 Months	0.45	0.45	0.45	0.45
15 Months*	0.20	0.20	0.20	0.20
18 Months	0.50	0.50	0.50	0.50
24 Months	0.60	0.60	0.60	0.60
30 Months*	0.35	0.35	0.35	0.35
36 Months	0.70	0.70	0.70	0.70
48 Months	0.85	0.85	0.85	0.85
60 Months	1.00	1.00	1.00	1.00
Credit Builder Certificate Dividend Rates & Yields				
12 Months	1.98	2.00	N/A	N/A
18 Months	2.47	2.50	N/A	N/A

*15 & 30 month certificates offer a one time bump up option during the term.

Truth In Savings Disclosure

The par value of a regular share in this Credit Union is \$5.

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

A member who reduces his/her share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at anytime, to require members to give, in writing, not more than 60 days notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw share holdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any share holdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

Membership Eligibility Account

Required for membership with Affinity. This account houses your share. No deposits or withdrawals are permitted from this account as long as you are a member. This account does not pay dividends.

SmartStart Savings Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded monthly and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Transaction Limitations: You may not make more than six withdrawals and transfers or a combination of such transfers and withdrawals, per calendar month or statement cycle of at least four weeks from your Savings or Money Manager Account to another Credit Union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic agreement or order of instruction or by check, draft debit card, or similar order made by you and payable to third parties. Withdrawals and/or transfers exceeding these limitations will result in an excess activity fee. If you exceed the transaction limits on more than an occasional basis, we may revoke your privileges on that account or we may convert your savings/money manager account to another type of account, such as a checking account. Your funds may no longer earn interest after we convert your account.

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Additional Account Information: One account per member allowed. The Tier 1 rate will only be paid on the portion of your balance that is \$2,499.99 or less. The Tier 2 rate will only be paid on the portion of your balance that is \$2,500 to \$4,999.99. The Tier 3 rate will only be paid on the portion of your balance that is \$5,000 or more.

More Savings Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Transaction Limitations: You may not make more than six withdrawals and transfers or a combination of such transfers and withdrawals, per calendar month or statement cycle of at least four weeks from your Savings or Money Manager Account to another Credit Union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic agreement or order of instruction or by check, draft debit card, or similar order made by you and payable to third parties. Withdrawals and/or transfers exceeding these limitations will result in an excess activity fee. If you exceed the transaction limits on more than an occasional basis, we may revoke your privileges on that account or we may convert your savings/money manager account to another type of account, such as a checking account. Your funds may no longer earn interest after we convert your account.

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Non-Interest Savings Account

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Truth In Savings Disclosure

Affinity Cash Back Debit Account

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Additional Account Information: Earn 1% Cash Back on up to \$1,000.00 in debit card purchases (Point of sale purchases can be either a PIN or signature debit card purchase, including online transactions) each month. Up to \$120 cash back per year maximum. Cash back earned each month will be credited to your Affinity Cash Back Debit Account by the next month's statement cycle. ATM transactions, the purchase of money orders or cash equivalents, loan payments and account funding made with your debit card are not eligible for cash back rewards. Members under the age of 25 automatically awarded with EvenMore status in the Affinity More Program. On the first business day of the month following the member's 25th birthday EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More Program in affect at that time.

More Checking Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Minimum Average Balance Fee: A minimum balance monthly fee of \$7.00 will be imposed if the average daily balance for the account falls below \$1,000.00. If your daily balance on any day falls below \$1,000, rate reverts to 0% until the minimum balance requirement is met.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Second Chance Checking Account

Initial Deposit: The initial deposit required to open this account is \$50.00

Minimum Balance Requirement: There is no minimum balance requirement for this account.

Fees: Account subject to a \$5.00 monthly service fee. An account closure fee of \$30 will be assessed if the account is closed within 180 days of account opening.

Certificate Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Minimum Balance Requirements: A minimum opening deposit of \$500 is required. The Minimum Balance to Earn Stated Annual Percentage Yield is \$500. If the certificate falls below \$500,

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Withdrawal of Interest Prior to Maturity: The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Renewal Policy: Certificates will automatically renew on the maturity date for the same term. The dividend rate in effect at the time the certificate renews into the new term will be applied to the account. Account holder has a ten (10) day grace period to change the term or close the certificate account without a penalty.

Early Withdrawal Penalty: We may impose a penalty if you withdraw any of the funds before a Certificate maturity date. The penalty will equal ninety days' dividends on your certificate account with a term of one year or less, and a penalty of up to 182 days' dividends for certificates with a term of more than one year. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Withdrawal Limitations: We will impose an early withdrawal penalty of at least seven (7) days' simple interest if funds are withdrawn within six days of the date of deposit or within six days of the date of the immediately preceding partial withdrawal. We reserve the right to require at least seven days written notice of an intended withdrawal.

Truth In Savings Disclosure

Credit Builder Certificate Account

Member must have Credit Builder Plus Loan. All loans subject to credit review and approval. The funds in this account are used to secure the Visa credit card. After a Certificate is opened, you may make deposits into the account through the first maturity date. The maximum deposit amount is \$5000. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings. Certificates will automatically renew on the maturity date at the standard 12 and 18 month terms. The dividend rate in effect at the time the certificate renews into the new term will be applied to the account. Account holder has a ten (10) day grace period to change the term or close the certificate account without a penalty. We may impose a penalty if you withdraw any of the funds before a Certificate maturity date. The penalty will equal ninety days' dividends on your certificate account with a term of one year or less, and a penalty of up to 182 days' dividends for certificates with a term of more than one year. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. The balance must never fall below the secured Visa credit card limit. If a Certificate balance falls below \$500, it will be closed at which time the Secured Visa must be paid in full and closed.

Health Savings Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

IRA Accumulator Savings Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Withdrawal Limitations: Early withdrawal penalties apply. We reserve the right to require at least seven days written notice of an intended withdrawal.

IRA Money Manager Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Withdrawal Limitations: Early withdrawal penalties apply. We reserve the right to require at least seven days written notice of an intended withdrawal.

Truth in Savings Disclosure

Savvy Saver Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Transaction Limitations: You may not make more than six withdrawals and transfers or a combination of such transfers and withdrawals, per calendar month or statement cycle of at least four weeks from your Savings or Money Manager Account to another Credit Union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic agreement or order of instruction or by check, draft debit card, or similar order made by you and payable to third parties. Withdrawals and/or transfers exceeding these limitations will result in an excess activity fee. If you exceed the transaction limits on more than an occasional basis, we may revoke your privileges on that account or we may convert your savings/money manager account to another type of account, such as a checking account. Your funds may no longer earn interest after we convert your account.

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Additional Account Information: For members ages 0-12. Account will be converted to an Affinity Regular Savings or other similar product in use on the first business day of the month following the member's 13th birthday at which time Savvy Rewards are no longer earned.

Teen Savings Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Transaction Limitations: You may not make more than six withdrawals and transfers or a combination of such transfers and withdrawals, per calendar month or statement cycle of at least four weeks from your Savings or Money Manager Account to another Credit Union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic agreement or order of instruction or by check, draft debit card, or similar order made by you and payable to third parties. Withdrawals and/or transfers exceeding these limitations will result in an excess activity fee. If you exceed the transaction limits on more than an occasional basis, we may revoke your privileges on that account or we may convert your savings/money manager account to another type of account, such as a checking account. Your funds may no longer earn interest after we convert your account.

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Additional Account Information: For members ages 13-16. Account will be converted to Revolution Save or other similar product in use on the first business day of the month following the member's 17th birthday.

Teen Checking Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded daily and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Additional Account Information: For members ages 13-16. Account will be converted to Revolution Spend or other similar product in use on the first business day of the month following the member's 17th birthday.

Truth in Savings Disclosure

Revolution Save Account

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: Dividends are compounded monthly and credited monthly. The dividend period begins on the first day of each month and ends on the last day of each month. If you close your share account before dividends are paid you will not receive accrued dividends.

Dividend Computation: Dividends are calculated by the daily balance method, which applies a daily periodic rate to the balance in your account each day.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks).

Initial Deposit: There is no initial deposit requirement for this account.

Balance Requirement: There is no minimum balance requirement for this account.

Transaction Limitations: You may not make more than six withdrawals and transfers or a combination of such transfers and withdrawals, per calendar month or statement cycle of at least four weeks from your Savings or Money Manager Account to another Credit Union account of yours, or to a third party by means of a pre-authorized or automatic transfer or telephonic agreement or order of instruction or by check, draft debit card, or similar order made by you and payable to third parties. Withdrawals and/or transfers exceeding these limitations will result in an excess activity fee. If you exceed the transaction limits on more than an occasional basis, we may revoke your privileges on that account or we may convert your savings/money manager account to another type of account, such as a checking account. Your funds may no longer earn interest after we convert your account.

Withdrawal Limitations: We reserve the right to require at least seven days written notice of an intended withdrawal.

Additional Account Information: For members ages 17-24 and automatically awards member with EvenMore status in the Affinity More Program.. Account will be converted to an Affinity Regular Savings or other similar product in use on the first business day of the month following the member's 25th birthday at which time EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More Program in affect at that time. The tier 1 rate will only be paid on that portion of your balance that is \$2,500 or less. The tier 2 rate will only be paid on that portion of your balance that exceeds \$2,500.

Revolution Spend Account

Initial Deposit: There is no initial deposit requirement to open this account.

Balance Requirement: There is no minimum balance requirement for this account.

Additional Account Information: For members ages 17-25 and automatically awards member with EvenMore status in the Affinity More Program. Account will be converted to an Affinity Regular Savings or similar product in use on the first business day of the month following the member's 25th birthday at which time EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More Program in affect at that time.