

Personal Share Rates

Rates and yields are effective as of 11/30/2018 and are subject to change.

Please call 800.325.0808 or go to www.affinityfcu.com for current dividend rates and terms.



Rates, Yields & Information							
Product Name	Dividend Rate (%)	Annual Percentage Yield (%)	Dividends Compounded	Minimum Opening Deposit	Minimum Balance To Avoid A Service Fee	Monthly Service Fee	Minimum Balance To Earn Stated Annual Percentage Yield
¹ Membership Eligibility Account	0.00	0.00	N/A	\$5	\$0	\$0	N/A
² Savings	0.20	0.20	Daily	\$0	\$0	\$0	\$0
² MoreSavings - Tier 1	0.20 Standard 0.30 More 0.40 Even More	0.20 Standard 0.30 More 0.40 Even More	Daily	\$0	\$0	\$0.00	\$5,000 - \$99,999
² MoreSavings - Tier 2	0.45 Standard 0.55 More 0.65 Even More	0.45 Standard 0.55 More 0.65 Even More	Daily	\$0	\$0	\$0.00	\$100,000 - \$249,999
² MoreSavings - Tier 3	0.85 Standard 0.95 More 1.04 Even More	0.85 Standard 0.95 More 1.05 Even More	Daily	\$0	\$0	\$0.00	\$250,000 and above
² Club Accounts	0.05	0.05	Daily	\$0	\$0	\$0	\$0
² Savvy Accounts	0.05	0.05	Daily	\$0	\$0	\$0	\$0
Affinity Checking	0.00	0.00	N/A	\$0	N/A	\$0	N/A
³ MoreChecking	0.05 Standard 0.15 More 0.25 Even More	0.05 Standard 0.15 More 0.25 Even More	Daily	\$0	\$1,000	\$7.00	\$1,000
⁴ Second Chance Checking	0.00	0.00	N/A	\$50	N/A	\$5.00	N/A
^{2.5} Money Manager - Tier 1	0.30	0.30	Daily	\$0	\$2,500	\$10	\$2,500 - \$19,999
^{2.5} Money Manager - Tier 2	0.35	0.35	Daily	\$0	\$2,500	\$10	\$20,000 - \$34,999
^{2.5} Money Manager - Tier 3	0.40	0.40	Daily	\$0	\$2,500	\$10	\$35,000 - \$49,999
^{2.5} Money Manager - Tier 4	0.60	0.60	Daily	\$0	\$2,500	\$10	\$50,000 and above
Health Savings Account	0.25	0.25	Daily	\$0	\$0	\$0	\$0
IRA Accumulator	0.10	0.10	Daily	\$0	\$0	\$0	\$50
⁶ IRA Money Manager - Tier 1	0.30	0.30	Daily	\$0	\$0	\$0	\$500 - \$19,999
⁶ IRA Money Manager - Tier 2	0.35	0.35	Daily	\$0	\$0	\$0	\$20,000 - \$34,999
⁶ IRA Money Manager - Tier 3	0.40	0.40	Daily	\$0	\$0	\$0	\$35,000 - \$49,999
⁶ IRA Money Manager - Tier 4	0.60	0.60	Daily	\$0	\$0	\$0	\$50,000 and above

MoreSavings and MoreChecking Bonus Rate Information: All members with a MoreScore of at least 200 points are automatically enrolled in More From Affinity. All members who qualify for "More" (200-399 MorePoints) or "Even More" (400+ MorePoints) status will receive a rate bonus on Qualifying Savings and Checking accounts. Qualifying accounts currently include the MoreSavings and MoreChecking accounts. Members who qualify for "Even More" status will receive a higher bonus rate than members achieving "More" status. Eligibility for the bonus will continue as long as "More" or "Even More" status is maintained. "More" and "Even More" statuses are reviewed monthly based on information as of the last day of the month and effective with the first day of the following month. If you advance to the "Even More" level, the Annual Percentage Yield will adjust to reflect the higher bonus amount. The bonus applies to the rate on the first day of the month in which you achieved "More" or "Even More" status. The loss of the bonus also takes effect on the first day of the month in which you no longer qualify for "More from Affinity." For details on how to achieve More and EvenMore status and to learn about More from Affinity visit <https://www.affinityfcu.com/more-program/index.aspx>.

This credit union is federally insured by the National Credit Union Administration.

⁷ Certificate Rates & Yields				
TERM	Personal Term		IRA/Coverdell ESA	
	Dividend Rate (%)	Annual Percentage Yield (%)	Dividend Rate (%)	Annual Percentage Yield (%)
30 Day	0.15	0.15	0.35	0.35
3 Months	0.25	0.25	0.45	0.45
6 Months	0.85	0.85	1.04	1.05
7 Months	0.80	0.80	1.00	1.00
9 Months	1.09	1.10	1.29	1.30
12 Months	1.59	1.60	1.78	1.80
15 Months*	1.29	1.30	1.49	1.50
18 Months	1.78	1.80	1.98	2.00
24 Months	1.88	1.90	2.08	2.10
30 Months*	1.44	1.45	1.64	1.65
36 Months	1.98	2.00	2.18	2.20
48 Months	2.03	2.05	2.23	2.25
60 Months	2.13	2.15	2.32	2.35

Minimum Opening Deposit: \$500
 Minimum Balance to Earn Stated Annual Percentage Yield: \$500
 Dividend Rate and Annual Percentage Yield for certificate accounts with days as the term will be that of the monthly dividend rate and yield immediately preceding.
 *You can bump up the 15 and 30 month rate once during the term

Truth-In-Savings Account Disclosure

¹ 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.

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

All Affinity non-certificate accounts are variable rate accounts. 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. Fees and/or service charges may reduce earnings.

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

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.

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

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 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.

² Savings and Money Market Accounts - 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 Market 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. If you exceed these transfer limitations set forth above, your account will be subject to closure or re-classification by the credit union.

³ More Checking Account - To avoid imposition of fees you must maintain a minimum daily balance of \$1,000 in your account to avoid a service fee. If, on any day your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$7.00 for that month.

⁴ Second Chance Checking Account - An account closure fee of \$30 will be assessed if the account is closed within 180 days of account opening.

⁵ Money Manager Account - To avoid imposition of fees you must maintain a minimum daily balance of \$2,500 in your account to avoid a service fee. If, on any day, your account balance falls below the required minimum daily balance, your account will be subject to a service fee of \$10.00 for that month. If your daily balance on any day falls below \$2,500, rate reverts to Savings rate.

⁶ IRA Money Manager - If your daily balance on any day falls below \$500, rate reverts to Savings rate.

⁷ Certificate Accounts - After a Certificate is opened, you can not make deposits into the account. 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 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. 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. If a Certificate balance falls below \$500, it will be closed.