



**Consumer Dividend Rate Schedule  
June 2, 2025**

**This Credit Union is Federally Insured by the National Credit Union Administration**

<b>Checking and Savings</b>		
<b>Product</b>	<b>Balance Details</b>	<b>Dividend Rate/APY*</b>
<b>Savings Shares</b>	\$100+	0.05%/0.05%
<b>IRA Shares<sup>o</sup></b>	\$100+	0.05%/0.05%
<b>Kasasa Saver<sup>1</sup></b>	Balance up to \$10,000/Req. met	1.00%/1.00%
	Balance over \$10,000/Req. met	0.05%/0.05%
	Entire balance/Req. not met	0.05%/0.05%
<b>LevelUp Savings<sup>A</sup></b>	0 Qualifying Loans	0.05%/0.05%
	1 Qualifying Loans	1.00%/1.00%
	2 Qualifying Loans	1.98%/2.00%
	3 Qualifying Loans	2.96%/3.00%
	4 Qualifying Loans	3.93%/4.00%
	5+ Qualifying Loans	4.89%/5.00%
<b>Kasasa Cash<sup>1</sup></b>	Up to \$50,000/Req. met	4.00%/4.07%
	Over \$50,000/Req. met	0.50%/0.50%
	Entire balance/Req. not met	0.05%/0.05%
<b>Executive Checking<sup>7</sup></b>	Up to \$999.99	0.50%/0.50%
	\$1,000-\$4,999.99	0.50%/0.50%
	\$5,000 – \$9,999.99	0.50%/0.50%
	\$10,000-\$24,999.99	0.50%/0.50%
	\$25,000+	0.50%/0.50%
<b>Prime Advantage Checking<sup>**</sup></b>	Up to \$499.99	N/A
	\$500-\$2,499.99	0.05%/0.05%
	\$2,500+	0.10%/0.10%

\*\* Prime Advantage Checking: New Prime Advantage Checking accounts are no longer offered. Rate/terms for existing Prime Advantage only.

<b>Money Market Savings</b>		
<b>Balance Range</b>	<b>Money Market Savings and Money Market IRA Savings</b>	<b>Executive Money Market Savings and Executive IRA Money Market</b>
	<b>Dividend Rate/ APY*</b>	<b>Dividend Rate/ APY*</b>
\$0 - \$999.99	0.15%/0.15%	0.25%/0.25%
\$1,000 - \$9,999.99	0.15%/0.15%	0.40%/0.40%
\$10,000 - \$24,999.99	0.25%/0.25%	0.40%/0.40%
\$25,000 - \$49,999.99	0.30%/0.30%	0.50%/0.50%
\$50,000 - \$99,999.99	0.35%/0.35%	0.65%/0.65%
\$100,000 - \$149,999.99	1.29%/1.30%	1.29%/1.30%
\$150,000.00 - \$249,999.99	1.39%/1.40%	1.39%/1.40%
\$250,000.00 and up	1.49%/1.50%	1.49%/1.50%

Minimum of \$1,000 deposit required for account opening. Executive MM and IRA MM require an Executive Checking Account.

Share Certificates (CDs)		
Term	Share Certificates Dividend Rate/APY*	IRA (Traditional & Roth) Dividend Rate/APY*
3-month	1.00%/1.00%	1.10%/1.10%
6-month	2.57%/2.60%	2.67%/2.70%
12-month	2.47%/2.50%	2.57%/2.60%
12-month Youth Add-On	2.47%/2.50%	2.57%/2.60%
18-month	2.13%/2.20%	2.23%/2.25%
24-month	2.03%/2.05%	2.13%/2.15%
36-month	2.03%/2.05%	2.13%/2.15%
48-month	1.98%/2.00%	2.08%/2.10%
60-month	1.98%/2.00%	2.08%/2.10%
12-month Save to Win <sup>o</sup>	2.37%/2.40%	Not applicable

Minimum of \$500 deposit required for account opening for CDs and IRAs.

Minimum of \$25 deposit required for account opening for Save To Win

Youth certificates available for terms 3-60 months with a minimum deposit of \$100.

\*APY = Annual Percentage Yield. Rates, terms, and conditions are subject to change. Fees may reduce earnings

A parent or legal guardian must accompany a minor as a joint account owner on any minor accounts.

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends are compounded monthly and will be credited monthly.

The Annual Percentage Yield on Share Certificates assumes dividends will remain on deposit until maturity. A penalty may be imposed for early withdrawal and will impact earnings on the account. You must be a TwinStar member to qualify. Upon maturity, your certificate will automatically renew at the current rate if not closed. A grace period of 7 days applies.

**Prime/Regular Savings** requires \$100 minimum daily balance to earn dividends. Other savings may not require a minimum balance to earn dividends.

<sup>o</sup>**Save to Win:** 12-month term only, see Official Account and Prize Entry Rules for full details. Must be 18 or over. A grace period of 7 days after maturity applies.

<sup>o</sup> **IRA:** Accrued dividends will not be paid to any account closed prior to the end of the period. Qualifying Credit Union IRA accounts are insured up to \$500,000 (\$250,000 through NCUA, and \$250,000 through Excess Share Insurance). Deposit/withdrawal restrictions may apply. IRA Certificates cannot be withdrawn and moved into a non-IRA product without potential penalties from the Internal Revenue Service. Check with your tax advisor for specific IRS rules, advice, and tax deductibility on your IRA. For details, please contact the Credit Union at 360.357.9911 or 1.800.258.31

<sup>o</sup>**Kasasa Cash:** Opening balance of \$25 required. APY assuming a maximum of \$100,000 in 2<sup>nd</sup> tier. Kasasa Cash will be credited to your Kasasa Saver account on the last day of the monthly statement cycle. If qualifications are not met on Kasasa Cash/Cash Back, all balances in the Kasasa Saver earn .05% APY. Limit to one account per SSN. Refunds on ATM surcharges nationwide up to \$20 per qualification cycle. Requirements: Conduct 12 debit card transactions that post and clear per qualification cycle and sign up for eStatements (valid email address required). Kasasa Cash Back: Earn 1% cash back on debit card purchases with a maximum of \$5 per qualification cycle.

<sup>o</sup>**Executive Checking:** Opening balance of \$25. Monthly service charge of \$20; waived if \$50,000 in average combined balances from checking, savings, and Money Market accounts, or \$100,000 in average combined balances from checking, savings, Money Market, CDs and IRA CDs. Please see TISA for complete details

<sup>o</sup>**Level Up Savings:**

- The dividend rate is determined by the number of qualifying loans held on the last day of the prior month. During the month in which the account is opened, the account will earn the "No qualifying loans" dividend rate until the end of the month. Beginning on the 1st day of the following month, the rate associated with the number of qualifying loans will take effect and earned for the remainder of the month. Additionally, when an additional qualifying loan is opened, the Level Up rate will be updated the 1st day of the month following the month the qualifying loan was opened. Dividend earned
- Qualifying loans include consumer loans (excluding Upstart Loans) in good standing with balances over \$10,000 and up to one (1) mortgage loan per tax reporting owner on the last day of the prior month; up to five (5) qualifying loans.
- Accrued dividends will not be paid to any account closed prior to the end of the period.

The terms applicable to your Share Accounts at TwinStar/NWCU are provided in the Membership and Account Agreement.