

This deposit rate sheet is effective November 16, 2018

Rate = Dividend Rate

APY = Annual Percentage Yield

Basic Shares, Business Shares, Teen Scene & Sammy Savers Accounts (min. deposit \$5)	\$5.00 and above	
	APY	RATE
	0.05%	0.05%

Special Shares, Trust, Holiday, IRA & Roth IRA Accounts		
	APY	RATE
	0.05%	0.05%

Freedom Plus Checking & Super Checking Accounts (eligibility required) ^{1,2}	Up to \$25,000		Above \$25,000	
	APY	RATE	APY	RATE
	1.26%	1.25%	0.10%	0.10%

Money Market Account (min. opening deposit \$5,000)	\$5,000 to \$49,999		\$50,000 and above	
	APY	RATE	APY	RATE
	0.10%	0.10%	0.19%	0.19%

Preferred Plus, Business & IOLTA Checking Accounts (min. opening deposit \$100)	\$2,500 to \$9,999		\$10,000 to \$49,999		\$50,000 and above	
	APY	RATE	APY	RATE	APY	RATE
	0.20%	0.20%	0.35%	0.35%	0.65%	0.65%

Featured Share and IRA Certificate Accounts ^{3,4,6}	\$500 to \$199,999		\$200,000 and above	
	APY	RATE	APY	RATE
	19-month term	2.78%	2.75%	3.30%
42-month term	3.04%	3.00%	3.71%	3.65%

Share and IRA Certificate Accounts ^{3,4,5}	\$500 to \$49,999		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE
	3-5 months	0.10%	0.10%	0.10%	0.10%	0.20%
6-11 months	0.25%	0.25%	0.25%	0.25%	0.40%	0.40%
12-23 months	0.75%	0.75%	0.75%	0.75%	1.26%	1.25%
24-35 months	0.80%	0.80%	0.80%	0.80%	1.36%	1.35%
36-47 months	0.85%	0.85%	0.85%	0.85%	1.46%	1.45%
48-59 months	0.90%	0.90%	0.90%	0.90%	1.51%	1.50%
60-83 months	0.95%	0.95%	0.95%	0.95%	1.76%	1.75%
84 months	1.06%	1.05%	1.06%	1.05%	2.02%	2.00%

Relationship Rewards

Elite Members						
Share and IRA Certificate Accounts ^{3,4,5}	\$500 to \$49,999		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE
	3-5 months	0.20%	0.20%	0.20%	0.20%	0.30%
6-11 months	0.35%	0.35%	0.35%	0.35%	0.50%	0.50%
12-23 months	0.85%	0.85%	0.85%	0.85%	1.36%	1.35%
24-35 months	0.90%	0.90%	0.90%	0.90%	1.46%	1.45%
36-47 months	0.95%	0.95%	0.95%	0.95%	1.56%	1.55%
48-59 months	1.00%	1.00%	1.00%	1.00%	1.61%	1.60%
60-83 months	1.06%	1.05%	1.06%	1.05%	1.87%	1.85%
84 months	1.16%	1.15%	1.16%	1.15%	2.12%	2.10%

Awesome Members						
Share and IRA Certificate Accounts ^{3,4,5}	\$500 to \$49,999		\$50,000+ (Mini-Jumbo)		\$100,000+ (Jumbo)	
	APY	RATE	APY	RATE	APY	RATE
	3-5 months	0.35%	0.35%	0.35%	0.35%	0.45%
6-11 months	0.50%	0.50%	0.50%	0.50%	0.65%	0.65%
12-23 months	1.00%	1.00%	1.00%	1.00%	1.51%	1.50%
24-35 months	1.06%	1.05%	1.06%	1.05%	1.61%	1.60%
36-47 months	1.11%	1.10%	1.11%	1.10%	1.71%	1.70%
48-59 months	1.16%	1.15%	1.16%	1.15%	1.76%	1.75%
60-83 months	1.21%	1.20%	1.21%	1.20%	2.02%	2.00%
84 months	1.31%	1.30%	1.31%	1.30%	2.27%	2.25%

Health Savings Accounts		
	APY	RATE
	1.00%	1.00%



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency

APY's and Dividend Rates effective 11/16/2018. For members only. APY calculation assumes no withdrawal of dividend. Dividends earned on daily balance. Dividend rates subject to change. Fees may reduce earnings.

The Annual Percentage Yield and Dividend Rate Sheet are supplements to the Account Information Disclosure & Funds Availability Notice & Fee Schedule.

Annual Percentage Yield (APY) and Dividend Rate changes are within Credit Union discretion.

¹High dividend of 1.26% APY will be paid on qualifying balances up to and including \$25,000. Base dividend of 0.10% APY will be paid on balances that do not qualify for high dividend, and qualifying balances over \$25,000.

²Criteria required each month to receive high dividend APY: receive a minimum of one direct deposit of at least \$100 to the checking account, or complete a check or cash deposit of at least \$500 each month, perform a minimum of 10 debit card transactions (ATM and BillPay transactions not included), sign up to receive eStatements only, and maintain a valid email address on file with CoastHills. Minimum balance to open is \$50. There are no minimum daily balance requirements.

³Add-on feature available at anytime, as long as the total of the deposits does not exceed the original opening deposit. A penalty may be imposed for early withdrawal.

⁴Effective December 19, 2017: During the term of the certificate, new certificates with terms of 12 months or more have a dividend rate bump option allowing one dividend adjustment to the dividend rate of a certificate of the same term.

⁵Relationship Rewards bonus available for new non-promotional certificates, as shown. Awesome members receive 0.25 APY bonus, Elite members receive 0.10 APY bonus. Speak to a Member Services Officer for Relationship Rewards eligibility.

⁶Minimum \$500 deposit. Early Share Certificate withdrawals may be subject to penalties and will reduce account earnings. Rates are subject to change without notice. Promotional certificate rate not eligible for Relationship Rewards bonus. 19-month certificate converts to 12-month term and 42-month certificate converts to a 36-month term at the prevailing rate upon maturity. For eligibility details, please speak with a Member Services Officer or visit CoastHills.coop