



This deposit rate sheet is effective December 14, 2020

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
	0.50%	0.50%	0.10%	0.10%

Money Market Account (min. opening deposit \$5,000)	\$5,000 to \$24,999.99		\$25K to \$49,999.99		\$50K to \$99,999.99		\$100K+	
	APY	RATE	APY	RATE	APY	RATE	APY	RATE
	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%	0.30%	0.30%

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%

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%	0.20%
6-11 months	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
12-23 months	0.55%	0.55%	0.60%	0.60%	0.65%	0.65%
24-35 months	0.60%	0.60%	0.85%	0.85%	0.90%	0.90%
36-47 months	0.70%	0.70%	0.95%	0.95%	1.00%	1.00%
48-59 months	0.95%	0.95%	1.00%	1.00%	1.11%	1.10%
60-83 months	1.00%	1.00%	1.11%	1.10%	1.21%	1.20%
84 months	1.00%	1.00%	1.11%	1.10%	1.21%	1.20%

Health Savings Accounts		
	APY	RATE
	1.00%	1.00%

APY's and Dividend Rates effective 12/14/2020. 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 0.50% 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.
⁵Minimum \$500 deposit. Early Share Certificate withdrawals may be subject to penalties and will reduce earnings. Rates are subject to change without notice. For eligibility details, please speak with a Member Services Officer or visit CoastHills.coop.

