



This deposit rate sheet is effective November 1, 2023

Rate = Dividend Rate

APY = Annual Percentage Yield

| Basic Shares, Business Shares, Teen Scene & Sammy Savers Accounts | | |
|---|-------|-------|
| Balance | Rate | APY |
| \$5.00 and above | 0.05% | 0.05% |

| Money Market Account | | |
|---------------------------|-------|-------|
| Balance | Rate | APY |
| \$5,000 to \$24,999.99 | 0.25% | 0.25% |
| \$25,000 to \$49,999.99 | 0.30% | 0.30% |
| \$50,000 to \$99,999.99 | 0.35% | 0.35% |
| \$100,000 to \$199,999.99 | 0.50% | 0.50% |
| \$200,000 and above | 1.05% | 1.06% |

| Promotional Share & IRA Certificate ^{4,7} | | |
|--|-----------------|-------|
| | \$500 and above | |
| Term | Rate | APY |
| 4 months | 4.00% | 4.07% |
| 10 months | 5.00% | 5.12% |

| Share & IRA Certificate Accounts ^{4,5,6} | | |
|---|-------------------|-------|
| | \$500 to \$49,999 | |
| Term | RATE | APY |
| 3-5 months | 0.25% | 0.25% |
| 6-11 months | 0.80% | 0.80% |
| 12-23 months | 1.00% | 1.00% |
| 24-35 months | 1.15% | 1.16% |
| 36-47 months | 1.35% | 1.36% |
| 48-59 months | 1.50% | 1.51% |
| 60-83 months | 1.90% | 1.92% |
| 84 months | 2.00% | 2.02% |

| Special Shares, Trust, Holiday, Traditional IRA & Roth IRA Accounts | | |
|---|-------|-------|
| | Rate | APY |
| | 0.05% | 0.05% |

| Early Savers Shares (available for youth accounts up to age 17) ¹ | | |
|--|-------|-------|
| Balance | Rate | APY |
| Up to \$500 | 5.50% | 5.64% |
| Above \$500 | 0.05% | 0.05% |

| Freedom Plus Checking & Super Checking Accounts ^{2,3} | | |
|--|-------|-------|
| Balance | Rate | APY |
| Up to \$25,000 | 0.50% | 0.50% |
| Above \$25,000 | 0.10% | 0.10% |

| Health Savings Account | | |
|------------------------|-------|-------|
| | Rate | APY |
| | 1.00% | 1.00% |

| \$50K+ (Mini-Jumbo) | |
|---------------------|-------|
| RATE | APY |
| 0.25% | 0.25% |
| 0.80% | 0.80% |
| 1.00% | 1.00% |
| 1.15% | 1.16% |
| 1.35% | 1.36% |
| 1.50% | 1.51% |
| 1.90% | 1.92% |
| 2.00% | 2.02% |

| Share & IRA Certificate Accounts ^{4,5,6} cont. | | |
|---|-----------------|-------|
| | \$100K+ (Jumbo) | |
| Term | RATE | APY |
| 3-5 months | 0.30% | 0.30% |
| 6-11 months | 0.90% | 0.90% |
| 12-23 months | 1.10% | 1.11% |
| 24-35 months | 1.25% | 1.26% |
| 36-47 months | 1.45% | 1.46% |
| 48-59 months | 1.65% | 1.66% |
| 60-83 months | 2.25% | 2.27% |
| 84 months | 2.35% | 2.38% |

| \$200K+ (Super-Jumbo) | |
|-----------------------|-------|
| RATE | APY |
| 0.50% | 0.50% |
| 1.00% | 1.00% |
| 1.25% | 1.26% |
| 1.40% | 1.41% |
| 1.60% | 1.61% |
| 1.85% | 1.87% |
| 2.50% | 2.53% |
| 2.75% | 2.78% |

| Preferred Plus Business Checking & IOLTA Checking Accounts | | |
|--|-------|-------|
| Balance | Rate | APY |
| \$2,500 to \$99,999.99 | 0.10% | 0.10% |
| \$100,000 to \$249,999.99 | 0.20% | 0.20% |
| \$250,000 to \$999,999.99 | 0.30% | 0.30% |
| \$1,000,000 to \$24,999,999.99 | 0.40% | 0.40% |

| Preferred Plus Business Checking only | | |
|---------------------------------------|-------|-------|
| Balance | Rate | APY |
| \$25,000,000 to \$34,999,999.99 | 2.15% | 2.17% |
| \$35,000,000 and above | 2.25% | 2.27% |

Dividends earned on daily balance. Fees may reduce earnings. Annual percentage yield (APY) and dividend rates are valid as of November 1, 2023 and subject to change at any time. APY calculation assumes no withdrawal of dividend. For members of CoastHills Credit Union only. The deposit rate sheet is a supplement to the Truth in Savings Disclosure, Funds Availability Notice and Fee Schedule.

¹ Effective September 27, 2023. High dividend of 5.64% APY will be paid on balances up to and including \$500. Base dividend of 0.05% APY will be paid on balances over \$500. Available for children ages newborn to 17 years of age. Limit one Early Savers Share per membership account. Certain conditions apply.*

² High 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.

³ Criteria 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.

⁴ Add-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.

⁵ Effective 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.

⁶ Minimum \$500 opening deposit. Early Share Certificate withdrawals may be subject to penalties and will reduce earnings.*

⁷ Minimum \$500 opening deposit. The promotional certificates earn the promotional rate only during the initial term. At maturity, the certificate will renew for the same term at the rate offered by the Credit Union as of that date. Early Share Certificate withdrawals may be subject to penalties and will reduce earnings.*