



Current Share Rates

SHARE SAVINGS (Rates based on average daily balance)

Minimum Deposit	Balance to Earn Dividends	Dividend Rate	APY*	
Regular Share Account	\$5.00	\$100.00 and greater	0.15%	0.15%
Young Member Club Account	\$1.00	\$1.00 and greater	0.25%	0.25%
IRA Club Account	\$50.00	\$50.00 and greater	0.30%	0.30%
Holiday Club Account	\$10.00	\$10.00 and greater	0.10%	0.10%
Business Savings	\$5.00	\$50.00 and greater	0.10%	0.10%

MONEY MANAGEMENT (Rates based on average daily balance)

Minimum Deposit	Balance to Earn Dividends	Dividend Rate	APY*	
Minimum Deposit	\$2,500.00			
Tier I	\$2,500.00 to \$24,999.99		0.15%	0.15%
Tier II	\$25,000.00 to \$49,999.99		0.25%	0.25%
Tier III	\$50,000.00 to \$99,999.99		0.30%	0.30%
Tier IV	\$100,000.00 and greater		0.35%	0.35%

DIAMOND CLUB CHECKING (Rates based on average daily balance)

Minimum Deposit	Balance to Earn Dividends	Dividend Rate	APY*	
Minimum Deposit	\$1,500.00			
Tier I	\$2,500.00 to \$24,999.99		0.10%	0.10%
Tier II	\$25,000.00 to \$49,999.99		0.20%	0.20%
Tier III	\$50,000.00 to \$99,999.99		0.25%	0.25%
Tier IV	\$100,000.00 and greater		0.30%	0.30%

FREE PLUS CHECKING (Rates based on average daily balance)

Minimum Deposit	Balance to Earn Dividends	Dividend Rate	APY*	
Minimum Deposit	\$50.00			
Tier I	\$50.00 to \$9,999.99		0.00%	0.00%
Tier II	\$10,000.00 to \$24,999.99		0.10%	0.10%
Tier III	\$25,000.00 to \$99,999.99		0.15%	0.15%
Tier IV	\$100,000.00 and greater		0.20%	0.20%

BUSINESS CHECKING (Rates based on average daily balance)

Minimum Deposit	Balance to Earn Dividends	Dividend Rate	APY*	
Minimum Deposit	\$200.00	\$1,000.00	0.05%	0.05%

TERM SHARE CERTIFICATES (Minimum balance of \$500.00 for all share certificates)

Term	\$500.00 to \$999.99		\$1,000.00 to \$24,999.99		\$25,000.00 to \$49,999.99		\$50,000.00 to \$99,999.99		\$100,000.00 and greater	
	Div	APY*	Div	APY*	Div	APY*	Div	APY*	Div	APY*
6 months	1.00%	1.01%	1.00%	1.01%	1.10%	1.11%	1.15%	1.16%	1.20%	1.21%
12 months	1.00%	1.01%	2.10%	2.12%	2.15%	2.17%	2.25%	2.28%	2.35%	2.38%
15 months					2.25%	2.28%	2.30%	2.33%	2.40%	2.43%
18 months	1.55%	1.56%	2.10%	2.12%	2.30%	2.33%	2.35%	2.38%	2.45%	2.48%
24 months	1.65%	1.66%	2.50%	2.53%	2.55%	2.58%	2.75%	2.79%	2.80%	2.84%
31 months							2.85%	2.89%	2.90%	2.94%
36 months	1.70%	1.71%	2.55%	2.58%	2.70%	2.74%	2.90%	2.94%	3.00%	3.05%
37 months	1.75%	1.77%	2.60%	2.63%	2.75%	2.79%	2.95%	2.99%	3.10%	3.15%
43 months	1.80%	1.82%	2.65%	2.69%	2.80%	2.84%	3.00%	3.05%	3.15%	3.20%
48 months	1.85%	1.87%	2.70%	2.74%	2.90%	2.94%	3.05%	3.10%	3.20%	3.25%
60 months	1.90%	1.92%	2.75%	2.79%	2.95%	2.99%	3.10%	3.15%	3.25%	3.30%
84 months			2.80%	2.84%	3.00%	3.05%	3.15%	3.20%	3.30%	3.35%

TERM IRA SHARE CERTIFICATES (Minimum balance of \$500.00 for all share certificates)

Term	\$500.00 to \$999.99		\$1,000.00 to \$24,999.99		\$25,000.00 to \$49,999.99		\$50,000.00 to \$99,999.99		\$100,000.00 and greater	
	Div	APY*	Div	APY*	Div	APY*	Div	APY*	Div	APY*
6 months	1.00%	1.01%	1.00%	1.01%	1.10%	1.11%	1.15%	1.16%	1.20%	1.21%
12 months	1.00%	1.01%	2.10%	2.12%	2.15%	2.17%	2.25%	2.28%	2.35%	2.38%
15 months					2.25%	2.28%	2.30%	2.33%	2.40%	2.43%
18 months	1.55%	1.56%	2.10%	2.12%	2.30%	2.33%	2.35%	2.38%	2.45%	2.48%
24 months	1.65%	1.66%	2.50%	2.53%	2.55%	2.58%	2.75%	2.79%	2.80%	2.84%
31 months							2.85%	2.89%	2.90%	2.94%
36 months	1.70%	1.71%	2.55%	2.58%	2.70%	2.74%	2.90%	2.94%	3.00%	3.05%
37 months	1.75%	1.77%	2.60%	2.63%	2.75%	2.79%	2.95%	2.99%	3.10%	3.15%
43 months	1.80%	1.82%	2.65%	2.69%	2.80%	2.84%	3.00%	3.05%	3.15%	3.20%
48 months	1.85%	1.87%	2.70%	2.74%	2.90%	2.94%	3.05%	3.10%	3.20%	3.25%
60 months	1.90%	1.92%	2.75%	2.79%	2.95%	2.99%	3.10%	3.15%	3.25%	3.30%
84 months			2.80%	2.84%	3.00%	3.05%	3.15%	3.20%	3.30%	3.35%

The Board of Directors, as required by law, reviews and sets the rates to be paid on the following accounts effective March 1, 2023. Rates are subject to change without prior notice. For further information regarding applicable fees and terms, contact an employee at any Security First Credit Union office. *APY = Annual Percentage Yield

