



Account Description	Posting Frequency	Minimum Average Daily Balance To Earn Dividends	Dividend Rate	Annual Percentage Yield (APY)*
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Monthly Account Rates - Effective **January 1, 2018**

Business Classic Checking	Monthly	N/A	0.00%	0.00%
Business Premier Checking	Monthly	\$ .01 - \$29,999 +	0.50 %	0.50%
		\$30,000 and greater +	0.05 %	0.05%
Business Prime Savings	Quarterly	N/A	0.00 %	0.00 %
Business Money Market	Monthly	<\$2,499	0.00 %	0.00 %
		\$2,500 - \$9,999	0.05 %	0.05 %
		\$10,000 - \$24,999	0.10 %	0.10 %
		\$25,000 - \$49,999	0.20 %	0.20 %
		\$50,000 - \$94,999	0.30 %	0.30 %
		\$95,000 and greater	0.40 %	0.40 %
School Association Checking	Monthly	N/A	0.00%	0.00 %

\*Annual Percentage Yield

+Rate Information: This Account is an interest bearing account. If the average monthly balance is less than \$29,999, the interest rate paid on that portion of the balance will be 0.50%. The annual percentage yield for this tier will be 0.50%. If the average monthly balance is more than \$30,000 the interest rate paid on that portion will be 0.05%. The annual percentage yield for this tier will be 0.05%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account monthly or if the changes are made in your financial relationship with the institution as shown below. This account has special qualifications that must be met in order to receive a higher rate of interest on each tier.

Fees may reduce earnings on the accounts. Please refer to the Account Agreement for further disclosures.

Minimum balance to open and maintain a Business Prime Savings is \$5.00. Minimum balance to open a Business Classic Checking is \$100.00. Minimum balance to open a Business Premier Checking is \$1,000.00. Minimum balance to open a Business Money Market is \$2,500.00.

For current rates contact us during business hours at:

[www.cyfairfcu.org](http://www.cyfairfcu.org)

281.890.7676 | Phone  
281.955.3120 | Fax



This credit union is federally insured by the National Credit Union Administration.

