



Deposit rates

Everence Federal Credit Union

Savings																					
	Rate (%)		APY (%) ¹		Deposit rates anticipated for 2018, quarter 3																
Jubilee savings²					<p>¹APY = Annual Percentage Yield</p> <p>²Jubilee savings & Youth savings: Stated rate is paid quarterly on the portion of the average daily balance within each tier. Limited to one account per tax ID. Depending on the average daily balance, the APY for balances in each tier will range from:</p> <table style="margin-left: 40px;"> <thead> <tr> <th></th> <th style="text-align: center;">Jubilee</th> <th style="text-align: center;">Youth</th> </tr> </thead> <tbody> <tr> <td>Tier 1</td> <td style="text-align: center;">2.00% to 2.00%</td> <td style="text-align: center;">4.00% to 4.00%</td> </tr> <tr> <td>Tier 2</td> <td style="text-align: center;">2.00% to 0.10%</td> <td style="text-align: center;">4.00% to 0.15%</td> </tr> </tbody> </table> <p>All other savings accounts except for Jubilee & Youth savings: Stated rate is paid quarterly on the entire average daily balance.</p> <p>Fees: Earnings may be reduced by fees on some accounts. Call (800) 451-5719 for fees and applications.</p> <p>Minimum balance: Savings and club accounts require a minimum average daily balance of \$50 to receive dividends. No minimum balance requirement to receive dividends for Jubilee and Youth savings. Money market and dividend checking accounts also require certain minimum balances to avoid monthly account fees.</p> <p>Terms: The APY is based on the assumption that dividends remain on deposit within the account during the dividend period. Withdrawals will reduce earnings.</p> <p>Compounding: Compounding is quarterly on all savings except money market, which are compounded monthly.</p> <p style="text-align: center;">Rates, established at the end of each month by the Board of Directors, are subject to change without notice.</p> <div style="display: flex; justify-content: space-around; align-items: center;">   <p style="font-size: small;">Everence offers credit union services that are federally insured by NCUA.</p> </div>									Jubilee	Youth	Tier 1	2.00% to 2.00%	4.00% to 4.00%	Tier 2	2.00% to 0.10%	4.00% to 0.15%
	Jubilee	Youth																			
Tier 1	2.00% to 2.00%	4.00% to 4.00%																			
Tier 2	2.00% to 0.10%	4.00% to 0.15%																			
to \$1,000 (tier 1)	1.98		2.00																		
balances over \$1,000 (tier 2)	0.10		0.10																		
Youth savings²																					
to \$1,000 (tier 1)	3.94		4.00																		
balances over \$1,000 (tier 2)	0.15		0.15																		
Savings & club accounts																					
to \$5,000	0.05		0.05																		
balances over \$5,000	0.10		0.10																		
Dividend checking																					
to \$10,000	0.05		0.05																		
balances over \$10,000	0.10		0.10																		
IRAs																					
to \$3,000	0.25		0.25																		
\$3,000 to \$25,000	0.35		0.35																		
balances over \$25,000	0.50		0.50																		
HSA's																					
to \$3,000	0.10		0.10																		
\$3,000 to \$25,000	0.25		0.25																		
balances over \$25,000	0.35		0.35																		
Money market accounts																					
to \$3,000	0.10		0.10																		
\$3,000 to \$25,000	0.15		0.15																		
\$25,000 to \$100,000	0.25		0.25																		
\$100,000 to \$250,000	0.35		0.35																		
balances over \$250,000	0.50		0.50																		
Certificates																					
	6 months		12 months		24 months		36 months		48 months		60 months										
<i>Certificate minimum balance</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>									
\$500	0.60	0.60	0.70	0.70	1.00	1.00	1.49	1.50	1.69	1.70	1.89	1.90									
\$3,000	0.60	0.60	0.90	0.90	1.19	1.20	1.79	1.80	1.99	2.00	2.18	2.20									
\$25,000	0.80	0.80	1.00	1.00	1.59	1.60	2.08	2.10	2.28	2.30	2.48	2.50									
\$100,000	1.10	1.10	1.39	1.40	1.89	1.90	2.38	2.40	2.58	2.60	2.77	2.80									
Certificate specials																					
All members	13 months		25 months		31 months		Youth				60 months										
<i>Certificate minimum balance</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Rate (%)</i>	<i>APY¹ (%)</i>	<i>Certificate maximum balance</i>				<i>Rate (%)</i>	<i>APY¹ (%)</i>									
\$500	1.54	1.55	2.03	2.05	2.53	2.55	\$500				2.97	3.00									

Early withdrawal penalties (special offerings may vary):

\$25, plus 1/2 of total dividends equal to original term of certificate, whether earned or not.

Effective date:

Certificate dividend rates & APYs, effective as of the date in the upper right hand corner, are subject to change without notice.

Compounding:

Certificate rates are compounded quarterly. To receive the stated rate and APY, funds must remain on deposit for the life of the certificate.

Rate guarantee:

Rates & APYs are guaranteed for term of certificate but not for renewal. Offer may be withdrawn at any time.