



Deposit Rate Schedule

Effective January 1, 2018

Variable Rate Regular Shares

ACCOUNTS	DIVIDEND RATE	APY
Regular Share Accounts		
Regular Savings - 00	0.050%	0.050%
Special Savings - 01	0.050%	0.050%
Holiday Club - 70	0.050%	0.050%
Checking - 20,21,30,31,32	0.000%	0.000%
Youth Savings - 03		
\$25.00 - \$999.99	2.960%	3.000%
\$1,000 & Over	0.050%	0.050%
IRA Savings		
Traditional / Roth / SEP / Health Savings		
\$1 - \$4,999	0.150%	0.150%
\$5,000 - \$9,999	0.150%	0.150%
\$10,000 - \$24,999	0.150%	0.150%
\$25,000 - \$49,999	0.150%	0.150%
\$50,000 - \$74,999	0.200%	0.200%
\$75,000 and above	0.200%	0.200%
Money Market		
\$1,000 - \$4,999	0.10%	0.10%
\$5,000 - \$9,999	0.10%	0.10%
\$10,000 - \$24,999	0.10%	0.10%
\$25,000 - \$49,999	0.10%	0.10%
\$50,000 - \$74,999	0.15%	0.15%
\$75,000 and above	0.15%	0.15%

Term Share Certificates

ACCOUNTS	DIVIDEND RATE	APY
Regular Share Certificates		
6 month	0.300%	0.30%
1 year	0.399%	0.40%
18 months	0.549%	0.55%
18 months - special (Tier 1*)	0.995%	1.00%
18 months - special (Tier 2**)	1.243%	1.25%
2 year	0.698%	0.70%
30 months	0.847%	0.85%
30 months - special (Tier 1*)	1.291%	1.40%
30 months - special (Tier 2**)	1.588%	1.60%
3 year	1.045%	1.05%
4 year	1.292%	1.30%
5 year	1.539%	1.55%
IRA Certificates		
6 month	0.399%	0.40%
1 year	0.499%	0.50%
18 months	0.648%	0.65%
18 months - special (Tier 1*)	1.094%	1.10%
18 months - special (Tier 2**)	1.342%	1.35%
2 year	0.797%	0.80%
30 months	0.946%	0.95%
30 months - special (Tier 1*)	1.490%	1.50%
30 months - special (Tier 2**)	1.687%	1.70%
3 year	1.144%	1.15%
4 year	1.391%	1.40%
5 year	1.638%	1.65%

* Tier 1 Special accounts require a minimum of \$10,000 in new funds (not on deposit at PFCU)

** Tier 2 Special accounts require a minimum of \$50,000 in new funds (not on deposit at PFCU)

Rate Information: The Dividend Rate or Annual Percentage Yield on your accounts as of the last percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the credit union's Board of Directors. The Annual Percentage Yield is based on an assumption that the dividends will be credited to the account monthly and will remain in the account. Rate Information: The Dividend Rate or Annual Percentage Yield on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Term Share Certificate and IRA Term Share Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. Regular Term Share Certificate and IRA Term Share Certificate Accounts require a minimum opening deposit of \$250.00. Please refer to the separate disclosures included in your membership packet for other account terms and fees. The rates appearing in this Rate Schedule are accurate and effective for deposit accounts for the month indicated above. This schedule is incorporated as part of your account disclosures with Pima Federal Credit Union. The Annual Percentage Yield is based on an assumption that the dividends will remain on deposit until maturity. A Withdrawal of dividends paid will reduce earnings.

Federally Insured
by NCUA

