

As of December 1, 2020



## Personal Savings Rates

Account	Balance	Minimum Opening Deposit	Minimum Average Daily Balance to Earn APY	APY
Share Savings		\$5.00	\$100.00	0.05%
Secondary Shares		\$25.00	\$100.00	0.05%
Safari Club		\$25.00	\$100.00	0.05%
Jump Start		\$25.00	\$100.00	0.05%
SuperShare	Less than \$10,000.00	\$10,000.00	\$100.00	0.05%
SuperShare	\$10,000.00 - \$35,000.00 balance	\$10,000.00	\$10,000.00	0.10%
SuperShare	Over \$35,000.00	\$10,000.00	\$35,000.01	0.15%
Super Draft		\$1,000.00	\$100.00	0.02%
eLife Checking*	Monthly qualifications not met	\$20.00	-	0.01%
eLife Checking*	\$0.00 - \$10,000.00	\$20.00	-	1.50%
eLife Checking*	Over \$10,000.00	\$20.00	\$10,000.01	0.05%
Christmas Shares	Maximum balance \$5,000.00 (must be automatic deduction)	-	\$100.00	0.40%
Premium Money Market Account	Less than \$50,000.00	\$50,000.00	\$100.00	0.05%
Premium Money Market Account	\$50,000.00 - \$74,999.99	\$50,000.00	\$50,000.00	0.15%
Premium Money Market Account	\$75,000.00 - \$99,999.99	\$50,000.00	\$75,000.00	0.20%
Premium Money Market Account	\$100,000.00 and greater	\$50,000.00	\$100,000.00	0.25%
Individual Health Savings Account	\$0.00 - \$1,000.00	\$100.00	\$100.00	0.55%
Individual Health Savings Account	\$1,000.01 - \$2,000.00	\$100.00	\$1,000.01	0.65%
Individual Health Savings Account	\$2,000.01 - \$5,000.00	\$100.00	\$2,000.01	0.75%

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<b>Individual Health Savings Account</b>	\$5,000.01 - \$10,000.00	\$100.00	\$5,000.01	0.85%
<b>Individual Health Savings Account</b>	Over \$10,000.00	\$100.00	\$10,000.01	1.05%
<b>Family Health Savings Account</b>	\$0.00 - \$1,000.00	\$100.00		0.55%
<b>Family Health Savings Account</b>	\$1,000.01 - \$2,000.00	\$100.00	\$1,000.01	0.65%
<b>Family Health Savings Account</b>	\$2,000.01 - \$5,000.00	\$100.00	\$2,000.01	0.75%
<b>Family Health Savings Account</b>	\$5,000.01 - \$10,000.00	\$100.00	\$5,000.01	0.85%
<b>Family Health Savings Account</b>	\$10,000.00 and greater	\$100.00	\$10,000.01	1.05%
<b>IRA Share</b>		\$100.00	\$100.00	0.05%
<b>Roth IRA Share</b>		\$100.00	\$100.00	0.05%
<b>Roth IRA Conv. Share</b>		\$100.00	\$100.00	0.05%

## Share Certificates

<b>Certificate</b>	<b>Minimum Opening Deposit</b>	<b>Minimum Average Daily Balance to Earn APY</b>	<b>APY</b>
<b>6-Month (182 days)<sup>1</sup></b>	\$500.00	\$500.00	0.15%
<b>1-Year (365 days)<sup>2</sup></b>	\$500.00	\$500.00	0.25%
<b>1-Year Add-On<sup>2</sup></b>	\$200.00	\$200.00	0.20%
<b>2-Year (730 days)<sup>2</sup></b>	\$2,500.00	\$2,500.00	0.30%
<b>3-Year (1,095 days)<sup>2</sup></b>	\$500.00	\$500.00	0.25%
<b>5-Year (1,825 days)<sup>2</sup></b>	\$500.00	\$500.00	0.40%
<b>18-Month Income (547 days)<sup>3</sup></b>	\$25,000.00	\$25,000.00	0.30%
<b>18-Month (547 days)<sup>2</sup></b>	\$500.00	\$100.00	0.25%
<b>18-Month Add-On</b>	\$200.00	\$200.00	0.25%

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## Jumbo Certificates

Certificate	Minimum Opening Deposit	Minimum Average Daily Balance to Earn APY	APY
60-89 Days <sup>1</sup>	\$100,000.00	\$100,000.00	0.10%
1-Year (365 Days) <sup>2</sup>	\$100,000.00	\$100,000.00	0.30%
6-Month (182 days) <sup>1</sup>	\$100,000.00	\$100,000.00	0.20%

## Individual Retirement Account (IRA) Certificates

Account	Minimum Opening Deposit	Minimum Average Daily Balance to Earn APY	APY
1-Year (365 Days)	\$500.00	\$500.00	0.25%
3-Year (1,095 days)	\$500.00	\$500.00	0.35%
5-Year (1,825 days)	\$500.00	\$500.00	0.50%
1-Year Roth IRA Conv. (365 days)	\$500.00	\$500.00	0.25%
3-Year Roth IRA Conv. (1,095 days)	\$500.00	\$500.00	0.35%
5-Year Roth IRA Conv. (1,825 days)	\$500.00	\$500.00	0.50%
1-Year Roth (365 days)	\$500.00	\$500.00	0.25%
3-Year Roth (1,095 days)	\$500.00	\$500.00	0.35%
5-Year Roth (1,825 days)	\$500.00	\$500.00	0.50%

Savings rates and terms effective as of December 1, 2020. The dividend Rate and Annual Percentage Yield (APY) may change at any time and without notice, as determined by the credit union Board of Directors. Additional non-interest earning deposit products available. Fees may be charged on an early withdrawal in Share Certificates and the Christmas Share account. These fees could reduce the earnings on the account. Please contact the Credit Union for more information.

\*eLife Checking Qualifications: 10 or more debit card purchases (point-of-sale purchases), excluding ATM transactions. Receive one or more direct deposits, ACH debits/credits, or HawaiiUSA Online Bill Pay payments through this eLife Checking Account. Enroll and receive eStatements.

<sup>1</sup>Dividend paid at maturity

<sup>2</sup>Dividend paid quarterly

<sup>3</sup>Dividend paid monthly

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