

**FLORIDA STATE UNIVERSITY CREDIT UNION DIVIDEND AND INTEREST RATE SCHEDULE / DATE: December 1, 2022**

Deposit Accounts	APY*	Dividend Rate	MIN* Opening	MIN* Earning	Dividends/Interest Credited
<b>Main Share Account</b>					
\$100.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 or Greater	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%	\$5.00	\$100.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
<b>Holiday Club, Share Kids, Summer Pay Club, Save 4 It, Senior Year Saver Account, Special Kids Share, Imagine the Possibilities, and TRUE Student Accounts</b>					
\$0.01 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$74,999.99 \$75,000.00 or Greater	0.05% 0.10% 0.10% 0.10% 0.15%	0.05% 0.10% 0.10% 0.10% 0.15%	\$5.00	\$0.01	Interest is compounded monthly and paid monthly. Calendar month interest period.
<b>Money Mint Account</b>					
\$1,000.00 - \$4,999.99 \$5,000.00 - \$74,999.99 \$75,000.00 or Greater	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%	\$1,000.00	\$1,000.00	Dividends are compounded daily and paid monthly. Calendar month dividend period. <b>NOTE: Maximum of six (6) withdrawals per month.</b>
<b>IRA Share Account</b>					
\$500.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$124,999.99 \$125,000.00 - \$249,999.99 \$250,000.00 or Greater	0.45% 0.50% 0.95% 1.85% 2.25%	0.45% 0.50% 0.95% 1.83% 2.23%	\$5.00	\$500.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
<b>Blended IRA Share Account</b>					
\$500.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	0.45% 0.70% 0.95%	0.45% 0.70% 0.95%	\$5.00	\$500.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period. <b>NOTE: Each Dividend Rate will apply only to that portion of the account balance within each balance range.</b>
<b>NOTES: All Share and Share Draft Accounts have a variable Annual Percentage Yield that is subject to change by the Credit Union at any time without advance notice to you. Holiday Club Accounts, all funds will be transferred to the member's draft account on or after November 1st of each year. If you make a withdrawal at ANY TIME before November 1st, ALL accrued interest will be forfeited and the account will be closed. Senior Year Saver Account will earn 5.84% APR/6.00% APY on the first \$500 and the remainder at the applicable rate. Fund will become available August 1st of the student's anticipated senior year. If withdrawn before then, the member forfeits all dividends earned during the month of closure. Account will automatically be closed June 1 of the anticipated year of graduation and funds will be transferred to the main share account. Special Share Kids Accounts and Imagine the Possibilities Share Accounts earning 6%, 7%, or 10% APY will be paid at 5.84%, 6.78% &amp; 9.57% APR, respectively, on the first \$500. The remainder will be paid at the applicable rate. TRUE Student Share Accounts earning 6% or 10% APY will be paid at 5.84%, &amp; 9.57% APR, respectively, on the first \$1,000. The remainder will be paid at the applicable rate. Member must have an active TRUE Student Checking Account to earn the 10% APY account.</b>					
<b>Certificates:</b>					
<b>6 Month Certificate</b> Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.35% 0.10%	0.35% 0.10%	\$500.00	\$500.00	Interest is compounded daily and credited monthly. 30 days interest penalty or equivalent for early withdrawal.
<b>12 Month Certificate</b> Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.40% 0.15%	0.40% 0.15%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
<b>13 Month Certificate</b> Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.45% 0.20%	0.45% 0.20%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
<b>18 Month Certificate</b> Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.55% 0.30%	0.55% 0.30%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
<b>24 Month Certificate</b> Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.60% 0.35%	0.60% 0.35%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
<b>36 Month Certificate</b> Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.65% 0.40%	0.65% 0.40%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
<b>NOTES: All Certificate (CD)Accounts are available for IRA Accounts. There is a grace period of 20 days following the maturity of any Share Certificate Account. During this 20-day period, you may make withdrawals or additions to the Share Certificate without penalty. All 24- and 36-Month Certificates are available as step-up CDs. If our rates increase during the term of your CD, you may "step-up", one time, to that new higher rate! You must request the higher rate. The original term of the CD will renew effective the step up date. Withdrawals within the first 6 days of the initial deposit will incur a 7-day simple interest penalty on the amount withdrawn.</b>					
<b>Share Draft Accounts</b>					
All Share Draft Accounts				MIN* \$25.00	Dividends are not earned on this account.
Champion's Choice Garnet Level				\$25.00	Dividends are not earned on this account.
Champion's Choice Gold Level		Must have at least 1 qualifying product/service from 2 categories.		\$25.00	Dividends are not earned on this account.
Champion's Choice Platinum Level		Must have at least 1 qualifying product/service from each (3) categories.		\$25.00	Dividends are not earned on this account.
<b>Note: Your account level will be determined monthly based on the products/services you have had with us within the most recent 30 days.</b>					
<b>Qualifying Product/Service Categories:</b>		Deposit Services	Loan Services	E-Services	
		Daily Share Draft Balance = \$1,500, Money Mint, Certificate of Deposit, IRAs	Vehicle, HELOC, Credit Card, Mortgage, Line of Credit, Signature Loan, Credit Rebuilder	ACH, PCU, ATM Card, Visa Debit, Direct Deposit E-Statements	
<b>Business Accounts</b>					
<b>Business Money Mint Account</b>					
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 or Greater	1.00% 1.50% 2.00% 2.50%	0.995% 1.49% 1.98% 2.47%	\$1,000.00	\$1,000.00	Dividends are compounded daily and paid monthly. Calendar month dividend period. <b>NOTE: Maximum of six (6) withdrawals per month.</b>
<b>Business Checking Account</b>					
\$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	0.05% 0.10% 0.20%	0.05% 0.10% 0.20%	\$25.00	\$10,000.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.

