



Savings & Certificate Accounts Rates

Rate Sheet Updated:

June 1, 2018

SAVINGS Accounts Terms & Balances	Primary Regular Share Savings	Additional Regular Share Savings	IRA Share Savings	Coogan Savings Account	Young Performer Savings Account	
Minimum Deposit to Open Account	\$25	None	\$25	\$25	\$25	
Minimum Balance to Maintain the Account or Avoid Low Balance Fee	\$250**	None	None	None	None	
Minimum Balance to Earn Dividends	\$250	\$250	\$25	\$25	\$25	
Balance Tiers to Earn Dividends:	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
\$ 25.00 - \$9,999.99			0.050%	0.050%	0.050%	0.050%
\$250.00 - \$9,999.99	0.050%	0.050%			0.050%	0.050%
\$10,000.00 - \$24,999.99	0.050%	0.050%	0.050%	0.050%	0.050%	0.050%
\$25,000.00 - \$49,999.99	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%
\$50,000.00 - \$99,999.99	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%
\$100,000.00 and Over	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%

CERTIFICATE Accounts	Minimum Deposit and Balance \$1,000**	Minimum Deposit and Balance \$10,000**	Minimum Deposit and Balance \$25,000**	Minimum Deposit and Balance \$50,000**				
Certificate Term:	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*	Dividend Rate	APY*
6 Months	0.747%	0.750%	0.995%	1.000%	1.094%	1.100%	1.193%	1.200%
12 Months	0.995%	1.000%	1.243%	1.250%	1.342%	1.350%	1.440%	1.450%
24 Months	1.440%	1.450%	1.687%	1.700%	1.785%	1.800%	1.884%	1.900%
36 Months	1.588%	1.600%	1.834%	1.850%	1.933%	1.950%	2.031%	2.050%
48 Months	1.736%	1.750%	1.982%	2.000%	2.080%	2.100%	2.178%	2.200%
60 Months	1.982%	2.000%	2.227%	2.250%	2.325%	2.350%	2.423%	2.450%

*APY = Annual Percentage Yield

**Refer to our Fee Disclosure for information on other ways that the Low Balance Fee can be Waived.

SAVINGS ACCOUNTS - Dividends on Savings Accounts are Earned Daily, the Dividend Period is Monthly and Dividends are Credited Monthly on the Last Day of the Month. Once accounts are opened, **Rates on Savings Accounts are subject to change MONTHLY.** This Rate Sheet is incorporated as part of your Membership Application and the All About Your Accounts Truth-In-Savings Disclosure and Account Agreement.

CERTIFICATE ACCOUNTS - **Minimum Deposit amounts represent the required Minimum Deposit to open the certificate, the Minimum Balance required to earn the stated Dividend Rate and APY and the Minimum Balance required in order to maintain the account and avoid account closure. Dividends on Certificate Accounts are Earned Daily, the Dividend Period is Monthly and Dividends are Credited Monthly on the Last Day of the Month. This Rate Sheet is incorporated as part of your Share Certificate Account Agreement and Disclosure. The rate contracted for all Share Certificate Accounts remains in effect for the entire term of the Account. The disclosed Annual Percentage Yield assumes dividends remain on deposit until maturity. Early withdrawal penalties apply. If any account is closed, dividends will be paid from the date of the end of the last dividend period to the date of withdrawal prior to the assessment of an early withdrawal penalty (penalty applies to Share Certificate Accounts only - refer to the Share Certificate Account Agreement and Disclosure for penalty information). **Information disclosed for Share Certificate Accounts also applies to Coogan and IRA Certificate Accounts.**

For current rate information, please call:
(818) 562-3400 or (800) 826-6946 (outside Los Angeles)

ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE



Federally Insured by NCUA
A002-0615



Checking & Money Market Accounts Rates

Rate Sheet Updated:

June 1, 2018

CHECKING Accounts Terms & Balances
Minimum Deposit to Open Account
Minimum Balance to Maintain Account
Monthly Service Charge
Minimum Average Balance to Avoid Service Charge
Minimum Average Balance to Earn Dividends
Balance Tiers to Earn Dividends:
\$ 0.01 and Over
\$1,000.00 and Over

Performance Checking Account	
\$25	
None	
\$7.95	
\$1,000.00**	
\$1,000.00	
Dividend Rate	APY*
0.010%	0.010%

Health Savings Account (HSA)	
\$25	
None	
None	
None	
No Minimum	
Dividend Rate	APY*
0.010%	0.010%

Ever wish for less mail, more security and greater happiness?

Get it all with eStatements.

Switch to online statements and view current and past statements 24/7

- FAST – available sooner than mailed statements
- EASY – the past 24 months of statements are just a click away
- SECURE – no more paper statements means less risk of identity theft
- FREE – there is no cost for eStatements

Log on at sagaftfcu.org and sign up for eStatements today!

MONEY MARKET Account Terms & Balances
Minimum Deposit to Open Account
Minimum Balance to Maintain the Account or Avoid Fee
Minimum Balance to Earn Dividends
Balance Tiers to Earn Dividends:
\$.01 - \$2,499.99
\$2,500.00 - \$24,999.99
\$25,000.00 - \$49,999.99
\$50,000.00 - \$74,999.99
\$75,000.00 - \$99,999.99
\$100,000.00 and Over

Money Market Savings Account	
\$2,500	
\$2,500	
No Minimum	
Dividend Rate	APY*
0.050%	0.050%
0.250%	0.250%
0.349%	0.350%
0.499%	0.500%
0.648%	0.650%
0.797%	0.800%

*APY = Annual Percentage Yield **Refer to our Fee Disclosure for information on other ways that the Monthly Service Charge can be Waived.

CHECKING AND MONEY MARKET ACCOUNTS - Dividends on Checking and Money Market Accounts are Earned Daily, the Dividend Period is Monthly and Dividends are Credited Monthly on the Last Day of the Month. Once accounts are opened, Rates on Checking Accounts are subject to change MONTHLY and Rates on Money Market Accounts are subject to change WEEKLY. This Rate Sheet is incorporated as part of your Membership Application and the All About Your Accounts Truth-In-Savings Disclosure and Account Agreement.

For current rate information, please call:
(818) 562-3400 or (800) 826-6946 (outside Los Angeles)

ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE



Federally Insured by NCUA
A002-0615