



Savings & Certificate Accounts Rates

Rate Sheet Updated:

March 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 | Dividend Rate | Dividend Rate | Dividend Rate | Dividend Rate |
| | APY* | APY* | APY* | APY* | APY* |
| \$ 25.00 - \$9,999.99 | | | 0.050% | 0.050% | 0.050% |
| \$250.00 - \$9,999.99 | 0.050% | 0.050% | 0.050% | 0.050% | 0.050% |
| \$10,000.00 - \$24,999.99 | 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% |
| \$50,000.00 - \$99,999.99 | 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% |

| 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 | Dividend Rate | Dividend Rate | Dividend Rate |
| | APY* | APY* | APY* | APY* |
| 6 Months | 0.499% | 0.747% | 0.847% | 0.946% |
| 12 Months | 0.747% | 0.995% | 1.094% | 1.193% |
| 24 Months | 1.193% | 1.440% | 1.539% | 1.638% |
| 36 Months | 1.342% | 1.588% | 1.687% | 1.785% |
| 48 Months | 1.490% | 1.736% | 1.834% | 1.933% |
| 60 Months | 1.736% | 1.982% | 2.080% | 2.178% |

*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)

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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 eLoan and IRA certificate accounts.

Checking & Money Market Accounts Rates

Rate Sheet Updated: **March 1, 2018**

| CHECKING Accounts Terms & Balances | Performance Checking Account | Health Savings Account (HSA) |
|---|----------------------------------|----------------------------------|
| Minimum Deposit to Open Account | \$25 | \$25 |
| Minimum Balance to Maintain Account | None | None |
| Monthly Service Charge | \$7.95 | None |
| Minimum Average Balance to Avoid Service Charge | \$1,000.00** | None |
| Minimum Average Balance to Earn Dividends | \$1,000.00 | No Minimum |
| Balance Tiers to Earn Dividends: | Dividend Rate APY* | Dividend Rate APY* |
| \$ 0.01 and Over | 0.010% 0.010% | 0.010% 0.010% |
| \$1,000.00 and Over | | |

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| MONEY MARKET Account Terms & Balances | Money Market Savings Account |
|--|----------------------------------|
| Minimum Deposit to Open Account | \$2,500 |
| Minimum Balance to Maintain the Account or Avoid Fee | \$2,500 |
| Minimum Balance to Earn Dividends | No Minimum |
| Balance Tiers to Earn Dividends: | Dividend Rate APY* |
| \$.01 - \$2,499.99 | 0.050% 0.050% |
| \$2,500.00 - \$24,999.99 | 0.200% 0.200% |
| \$25,000.00 - \$49,999.99 | 0.250% 0.250% |
| \$50,000.00 - \$74,999.99 | 0.349% 0.350% |
| \$75,000.00 - \$99,999.99 | 0.449% 0.450% |
| \$100,000.00 and Over | 0.549% 0.550% |

*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

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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.

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