Branches Are Located In: Rapid City, Belle Fourche, Custer, Spearfish, and Gillette WY Share Savings and Share Certificate Rates Effective Date: November, 1 2024 800-672-6365

| A | Dalamas | <u>Dividend</u> | Annual Percentage Yield (APY) | A a constant Trans | Dalamas | Dividend | Annual Percentage Yield (APY) |
|------------------------|---|-----------------|-------------------------------|------------------------------|-----------------------|----------|-------------------------------|
| Account Type | <u>Balance</u> | Rate | Tielu (APT) | Account Type | <u>Balance</u> | Rate | Tielu (AFT) |
| Kasasa Cash Checking** | | | | Share Certificates (Cont'd): | | | |
| Qualifications Met | \$0.01 - \$10,000 | 4.89% | 5.00% | 36 Month | \$500 - \$24,999 | 2.96% | 3.00% |
| Enhanced | \$0.01 - \$10,000 | 5.88% | 6.05% | | | | |
| | \$10,000.01 or more | 0.25% | 0.25% | | \$25,000 - \$99,999 | 2.96% | 3.00% |
| Qualifications Not Met | \$0.01 or more | 0.05% | 0.05% | | \$100,000 - \$199,999 | 2.96% | 3.00% |
| Kasasa Saver** | | | | | \$200,000 or more | 2.96% | 3.00% |
| Qualifications Met | \$0.01 - \$100,000 | 2.96% | 3.00% | | | | |
| 0 15 5 11 11 11 | \$100,000.01 or more | 0.25% | 0.25% | 48 Month | \$500 - \$24,999 | 2.72% | 2.75% |
| Qualifications Not Met | \$0.01 or more | 0.05% | 0.05% | | \$25,000 - \$99,999 | 2.72% | 2.75% |
| | | | | | \$100,000 - \$199,999 | 2.72% | 2.75% |
| Share Certificates: | | | | | \$200,000 or more | 2.72% | 2.75% |
| 6 Month | \$500 - \$24.999 | 3.20% | 3.25% | 60 Month | \$500 - \$24,999 | 2.72% | 2.75% |
| 6 MOHUI | \$25.000 - \$24,999 | 3.20% | 3.25% | OO WOTHIT | \$25.000 - \$24,999 | 2.72% | 2.75% |
| | \$100.000 - \$199.999 | 3.20% | 3.25% | | \$100.000 - \$199.999 | 2.72% | 2.75% |
| | \$200.000 or more | 3.20% | 3.25% | | \$200.000 or more | 2.72% | 2.75% |
| | \$200,000 or more | 0.2070 | 0.2070 | | ψ200,000 or more | 2.1270 | 2.7070 |
| 9 Month | \$500 - \$24,999 | 3.45% | 3.50% | | | | <u>Annual</u> |
| | \$25,000 - \$99,999 | 3.45% | 3.50% | | | Dividend | Percentage |
| | \$100.000 - \$199.999 | 3.45% | 3.50% | CD SPECIALS: | | Rate | Yield (APY) |
| | \$200,000 or more | 3.45% | 3.50% | | | | |
| | *************************************** | | | | | | |
| 12 Month | \$500 - \$24,999 | 3.45% | 3.50% | 8 Month | \$500 - \$24,999 | 4.41% | 4.50% |
| | \$25,000 - \$99,999 | 3.45% | 3.50% | | \$25,000 - \$99,999 | 4.41% | 4.50% |
| | \$100,000 - \$199,999 | 3.45% | 3.50% | | \$100,000 - \$199,999 | 4.41% | 4.50% |
| | \$200,000 or more | 3.45% | 3.50% | | \$200,000 or more | 4.41% | 4.50% |
| 24 Month | \$500 - \$24,999 | 2.96% | 3.00% | | | | |
| | \$25,000 - \$99,999 | 2.96% | 3.00% | | | | |
| | \$100,000 - \$199,999 | 2.96% | 3.00% | | | | |
| | \$200,000 or more | 2.96% | 3.00% | | | | |



IRA's and Money Market Rates Effective Date: November, 1 2024 800-672-6365

| | | Dividend | Annual Percentage | | | Dividend | Annual Percentage |
|-------------------------------------|-----------------------|----------------|----------------------|---|--------------------------|----------------|----------------------|
| Account Type | <u>Balance</u> | Rate | Yield (APY) | Account Type | <u>Balance</u> | <u>Rate</u> | Yield (APY) |
| IRA Share Account: | \$25 | 0.35% | 0.35% | Primary & Special Shares | \$100 \$25 | 0.05% | 0.05% |
| IRA Share Certificates: 12 Month | \$500 - \$24.999 | 3.45% | 3.50% | PeeWee Penguin & Teen Clubs Christmas & Vacation Clubs | \$25 \$25 - \$5.000 | 0.50% 0.50% | 0.50% 0.50% |
| 12 Month | | | 3.50% | Christmas & Vacation Clubs | | | |
| | \$25,000 - \$99,999 | 3.45% 3.45% | 3.50% | | \$5,000.01 or more | 0.05% | 0.05% |
| | \$100,000 - \$199,999 | 3.45% | 3.50% | 0 101: 14 11: | \$25 - \$2.500 | 2.95% | 2.99% |
| | \$200,000 or more | 3.45% | 3.50% | Smart Choice Money Market ** | | 2.95% 0.75% | 2.99% 0.75% |
| 24 Month | \$500 - \$24.999 | 0.000/ | 3.00% | | \$2,500.01 - \$25,000 | | 0.75% |
| 24 Month | | 2.96% | | | \$25,000.01 - \$50,000 | 0.25% | |
| | \$25,000 - \$99,999 | 2.96% | 3.00% | | \$50,000.01 - \$100,000 | 0.20% | 0.20% |
| | \$100,000 - \$199,999 | 2.96% | 3.00% | | \$100,000.01 or more | 0.15% | 0.15% |
| | \$200,000 or more | 2.96% | 3.00% | Barfarrana Maran Markat | \$25.000.01 - \$100.000 | 1.00% | 1.00% |
| 20 14 | 6500 604 000 | 0.000/ | 3.00% | Performance Money Market | | 1.49% | |
| 36 Month | \$500 - \$24,999 | 2.96% 2.96% | 3.00% | | \$100,000.01 - \$250,000 | 2.47% | 1.50% 2.50% |
| | \$25,000 - \$99,999 | 2.96% | 3.00% | | \$250,000.01 or more | 2.47% | 2.50% |
| | \$100,000 - \$199,999 | 2.96% | 3.00% | | | | |
| | \$200,000 or more | 2.96% | 3.00% | | | | |
| | | | | | | | <u>Annual</u> |
| 48 Month | \$500 - \$24,999 | 2.72% | 2.75% | IRA CD SPECIAL: | | Dividend | Percentage |
| | \$25,000 - \$99,999 | 2.72% | 2.75% | | | Rate | Yield (APY) |
| | \$100.000 - \$199.999 | 2.72% | 2.75% | | | | |
| | \$200,000 or more | 2.72% | 2.75% | | | | |
| | | | | | | | |
| 60 Month | \$500 - \$24,999 | 2.72% | 2.75% | 8 Month | \$500 - \$24,999 | 4.41% | 4.50% |
| | \$25,000 - \$99,999 | 2.72% | 2.75% | | \$25,000 - \$99,999 | 4.41% | 4.50% |
| | \$100,000 - \$199,999 | 2.72% | 2.75% | | \$100,000 - \$199,999 | 4.41% | 4.50% |
| | \$200,000 or more | 2.72% | 2.75% | | \$200,000 or more | 4.41% | 4.50% |
| | | | | | | | |

These dividend rates are effective November 1, 2024 and are subject to change. All share certificates are subject to a penalty for early withdrawal of half the remaining dividends at the time of withdrawal. Members are advised to contact Member Services for further information on applicable fees and terms. Please contact Highmark Credit Union at 800-672-6365.

