

# Truth in Savings Consumer Account Rate Sheet



This document is part of your Truth in Savings Disclosure. Please refer to your Member Handbook for additional account information.

	BALANCE TIERS	DIVIDEND RATE	APY	EFFECTIVE DATE
<b>MEMBERSHIP SHARE SAVINGS ACCOUNTS</b>				
TIERED EARNINGS	\$25.00-\$2,499.99	0.200%	0.20%	07-01-2020
•\$25.00 minimum balance to open, maintain account and earn dividends.	\$2,500.00 and above	0.200%	0.20%	07-01-2020
<b>HEALTH SAVINGS ACCOUNTS</b>				
TIERED EARNINGS	\$0.01-\$2,500.00	0.399%	0.40%	07-01-2020
•\$0.00 minimum balance to open account. \$0.01 minimum balance to maintain account and earn dividends.	\$2,500.01 and above	0.499%	0.50%	07-01-2020
(Note: if the balance is \$2,500.01 or higher, the first \$2,500.00 in the account will earn the rate for balances up to \$2,500.00 and the balance over \$2,500.00 will earn the rate for balances over \$2,500.00.)				
<b>MONEY MARKET PLUS ACCOUNTS</b>				
TIERED EARNINGS	\$0.01-\$2,499.99	0.000%	0.00%	01-01-2001
•\$0.00 minimum balance to open account and \$2,500.00 to earn dividends. \$0.01 minimum balance to maintain account.	\$2,500.00-\$24,999.99	0.499%	0.50%	09-01-2022
	\$25,000.00-\$49,999.99	0.847%	0.85%	10-01-2022
•For balances of \$50,000 and up, receive a rate boost of 0.10% with a Tech CU Checking Account and direct deposit of a minimum net pay of \$100. If you have a private banking relationship with us, we will automatically waive the direct deposit criteria beginning January 2, 2018 (minimum balance requirement of \$50,000 still applies).	\$50,000.00-\$99,999.99	0.995%	1.00%	10-01-2022
	\$100,000.00-\$149,999.99	1.243%	1.25%	10-01-2022
	\$150,000.00-\$299,999.99	1.490%	1.50%	10-01-2022
	\$300,000.00-\$499,999.99	1.490%	1.50%	10-01-2022
	\$500,000.00-\$999,999.99	1.588%	1.60%	10-01-2022
	\$1,000,000.00 and above	1.785%	1.80%	10-01-2022
	ACCOUNT TYPES	DIVIDEND RATE	APY	EFFECTIVE DATE
<b>CHECKING (SHARE DRAFT) ACCOUNTS</b>				
•\$0.00 minimum balance to open account.	Basic Checking	(n/a)	(n/a)	(n/a)
•\$0.01 minimum balance to maintain account.		Interest Checking		
•\$1,500 minimum balance to earn dividends on Interest Checking.	\$0.01 to \$1,499.99	0.000%	0.00%	07-01-2022
	\$1,500 and above	0.100%	0.10%	05-04-2022

**GENERAL INFORMATION:**

APY means annual percentage yield. Unless otherwise noted, (a) accounts have variable rates, meaning the rate can change at any time at the discretion of the Tech CU Board of Directors after the account is opened; and (b) rates are accurate as of the most recent dividend declaration date and subject to change. Certificate rates are accurate as of the effective date of this disclosure and are subject to change at any time. Call (408) 451-9111 or (800) 553-0880 for current rates. Fees may reduce earnings on all account types that earn dividends. When a Certificate is opened, the rate is fixed for the term of the Certificate. Early withdrawal penalties apply to Certificates. Early IRA withdrawals may be subject to tax penalty. Ask a Tech CU representative for information about federal insurance on accounts with balances in excess of \$250,000.00.

Technology Credit Union accounts are federally insured to at least \$250,000.00 by the National Credit Union Administration, a U.S. Government agency.

**2010 North First Street | San Jose, CA 95131 | (800) 553-0880**

Revision Date : 02-01-23

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	DIVIDEND RATE	APY	EFFECTIVE DATE	
<b>INDIVIDUAL RETIREMENT ACCOUNTS</b>				
•\$25.00 minimum balance to open account. \$0.01 minimum balance to maintain account and earn dividends.	0.200%	0.20%	07-01-2020	
	TERMS	DIVIDEND RATE	APY	EFFECTIVE DATE
<b>FLEXTIME CERTIFICATES AND IRA CERTIFICATES</b>				
•\$1,000.00 minimum balance to open a Flextime or IRA Certificate.	3 to 5 months	0.996%	1.00%	11-01-2022
	6 months	3.961%	4.00%	12-01-2022
	9 months	4.124%	4.15%	12-01-2022
	12 to 17 months	2.967%	3.00%	11-01-2022
	15 months **	4.571%	4.65%	02-01-2023
	18 to 23 months	3.211%	3.25%	11-01-2022
	18 month Raise My Rate <sup>†</sup>	3.211%	3.25%	11-01-2022
	24 to 35 months	3.211%	3.25%	11-01-2022
	24 month Raise My Rate <sup>†</sup>	3.211%	3.25%	11-01-2022
	36 to 47 months	3.211%	3.25%	11-01-2022
	48 to 59 months	3.211%	3.25%	11-01-2022
	60 months	3.601%	3.65%	11-01-2022
<b>JUMBO FLEXTIME CERTIFICATES AND JUMBO IRA CERTIFICATES</b>				
•\$95,000.00 minimum balance to open a Jumbo Flextime or Jumbo IRA Certificate.	14 to 29 days	0.300%	0.30%	08-24-2022
	1 month	0.349%	0.35%	08-24-2022
	2 months	0.449%	0.45%	08-24-2022
	3 to 5 months	0.996%	1.00%	11-01-2022
	6 months	3.961%	4.00%	12-01-2022
	9 months	4.124%	4.15%	12-01-2022
	12 to 17 months	2.967%	3.00%	11-01-2022
	18 to 23 months	3.211%	3.25%	11-01-2022
	18 month Raise My Rate <sup>†</sup>	3.211%	3.25%	11-01-2022
	24 to 35 months	3.211%	3.25%	11-01-2022
	24 month Raise My Rate <sup>†</sup>	3.211%	3.25%	11-01-2022
	36 to 47 months	3.211%	3.25%	11-01-2022
48 to 59 months	3.211%	3.25%	11-01-2022	
60 months	3.601%	3.65%	11-01-2022	

\*Product not available for IRA Certificates.

\*\*Annual Percentage Yield is accurate as of 2/1/2023 and may change at any time. APY is available to Tech CU members who deposit and maintain a minimum of \$1000 of "new to Tech CU" money into a new Certificate account, meaning the total deposit must come from a source external to Tech CU. No maximum deposit applies. Penalties will be imposed for early withdrawals. See Tech CU's Truth in Savings Account Disclosure for more details.

†For Certificates with terms of six months or longer, you may elect to have dividends post to a Tech CU Savings or Checking Account monthly instead of having the dividends post to the Certificate quarterly (in the case of Certificates with terms of one year or longer) or at maturity (in the case of Certificates with terms of less than one year). If dividends post to a Savings or Checking Account instead of the Certificate, they will not compound.