



# DIVIDENDS



Effective January 1, 2023

## SAVINGS ACCOUNT

(Regular Shares, Christmas Club & Business Accounts)

### Dividend Rate

0.05%

### Annual Percentage YIELD

0.05%

DIVIDENDS are declared and paid monthly and calculated on the average daily balance. To earn a dividend, your average daily balance must be \$100 or higher. If your average daily balance is below \$100.00 (\$5.00 for accounts held by those under 18 years of age), no dividends are earned. A minimum of \$5.00 is required to open and maintain an account.

## SHARES PLUS (Market Rate Account)

Average daily balance of \$2,500 - \$9,999.99	0.25%	0.25%
Average daily balance of \$10,000.00 - \$24,999.99	0.30%	0.30%
Average daily balance of \$25,000.00 - \$49,999.99	0.35%	0.35%
Average daily balance of \$50,000.00 - \$99,999.99	0.40%	0.40%
Average daily balance of \$100,000.00 and up	0.45%	0.45%

DIVIDENDS are declared and paid monthly and calculated on the average daily balance. To earn a dividend, your average daily balance must be \$2,500 or higher. If your average daily balance is below \$2,500 no dividends are earned. Deposits and "in person" withdrawals are unlimited. Shares Plus checks are limited to six clearing your account per month, with a minimum of \$500 per check.

## CHECKING ACCOUNTS

DIVIDENDS are not paid on checking accounts with the exception of the Vista Checking Account as described below.

### VISTA BASIC CHECKING ACCOUNT

\$0 up to \$10,000.00	Requirements met	1.49%	1.50%
\$0 up to \$10,000.00	Requirements not met	0.01%	0.01%
\$10,000.01 and up	Requirements met or not met	No dividend paid	

DIVIDENDS are declared and paid monthly and calculated on the average daily balance. To earn Vista's premium dividend on the first \$10,000 in the account, you must use your cash/check (debit) card for 15 purchase transactions (minimum of \$5 each) and be enrolled in e- statements. For qualification purposes, a month is defined as the last day of the month to the day before the last day of the next month. APYE calculated and shown on the periodic statements is based on the dividend limitations shown above.

### VISTA PREMIER CHECKING ACCOUNT

\$0 up to \$10,000.00	Requirements met	2.96%	3.00%
\$0 up to \$10,000.00	Requirements not met	0.01%	0.01%
\$10,000.01 and up	Requirements met or not met	No dividend paid	

DIVIDENDS are declared and paid monthly and calculated on the average daily balance. To earn Vista's premium dividend on the first \$10,000 in the account, you must use your cash/check (debit) card for 15 purchase transactions (minimum of \$5 each) and be enrolled in e- statements. For qualification purposes, a month is defined as the last day of the month to the day before the last day of the next month. APYE calculated and shown on the periodic statements is based on the dividend limitations shown above.

## INDIVIDUAL RETIREMENT ACCOUNT (IRAs)

Basic Savings IRA	0.20%	0.20%
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## CERTIFICATES

<u>Terms</u>	<u>Minimum Deposit</u>
6 months to 5 years	\$500*

CERTIFICATES and IRA CERTIFICATES are available at terms of 6 months to 5 years. Certificate RATES remain fixed for the term of the certificate, excluding Bump Rate certificates. Dividends are paid quarterly. Check with the Credit Union weekly for the most current certificate rates. There are substantial penalties for early withdrawal of certificate funds. \*Minimum balance is reduced to \$100 for members 0-23 years of age.

**Note:** Rates and terms are subject to change without notice. All rates quoted refer to Annual Percentage Yield (APY). Earned dividends are paid on entire balance in the account. Accounts, other than certificates, must remain open to the end of the dividend period to be paid dividends. Fees and charges may apply (and may reduce earnings) on the above accounts, please refer to the Fee Schedule for details. The Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. Dividends are paid from current income and available earnings after providing for the required reserves and cannot be guaranteed. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Dividends will begin to accrue on the business day the deposit is made to your account. **NCUA – Your savings insured to at least \$250,000 and backed by the full faith and credit of the United States Government by the National Credit Union Administration, a U.S. Government Agency.**



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