

## Dividend Rates

<b>Share (Savings) Account</b>	<b>A.P.Y.*</b>
Balances of \$50 and more	<b>.1000%</b>
Anticipated dividend rate for the 1st quarter, 2019	
Dividend rate compounded quarterly	
<b>Individual Retirement Account (IRA)</b>	<b>.3505%</b>
Dividend rate for the 1st quarter, 2019	
Dividend rate compounded quarterly	
<b>Money Management Share Account (MMSA)</b>	<b>.2002%</b>
<i>\$1,000 minimum balance to open account and earn dividends</i>	
Dividend rate as of 01/01/2018	
Dividend rate compounded monthly	
<b>Business Share Draft with Dividends (Total Business Checking)</b>	<b>.2002%</b>
Dividend rate as of 01/01/2018	
<b>Health Savings Account (HSA)</b>	<b>.2002%</b>
Dividend rate as of 01/01/2018	
Dividend rate compounded monthly	
<b>Share Certificates</b>	
<i>\$1,000 minimum balance to open account and earn dividends</i>	
Dividend rate compounded monthly	
Rate earned is based on the term selected and the average daily balance in the account.	

**\*\*\*Withdrawals may reduce earnings\*\*\***

Rates as of 01/11/19	APY*	APY*	APY*	APY*
Term / Balance	\$1,000 to \$4,999	\$5,000 to \$24,999	\$25,000 to \$99,999	Over \$100,000
<b>6 months</b>	.4509%	.6017%	.7526%	.9037%
<b>1 Year</b>	.7023%	.8029%	.9037%	1.0046%
<b>2 Year</b>	.8533%	.9541%	1.0551%	1.1561%
<b>2 ½ Year</b>	.8533%	.9541%	1.0551%	1.1561%
<b>3 Year</b>	1.1056%	1.2066%	1.3078%	1.4090%
<b>5 Year</b>	1.4597%	1.5611%	1.6625%	1.7641%

Fees could reduce earnings on above accounts. Dividend rates may change after member opens any of the above accounts. For further terms and details, see McCoy Federal Credit Union's Account Disclosure brochure available at any McCoy Federal Credit Union Office or by calling the phone number listed below.

**\*APY means Annual Percentage Yield**

Quarterly dividends are paid on March 31<sup>st</sup> for the first quarter, June 30<sup>th</sup> for the second quarter, September 30<sup>th</sup> for the third quarter and January 1<sup>st</sup> for the fourth quarter.

Monthly dividends are paid on the last day of January, February, March, April, May, June, July, August, September, October, November and January 1<sup>st</sup> for December.

For the most current rate information visit our web site at [www.mccoysfcu.org](http://www.mccoysfcu.org).

***This credit union is federally insured by the National Credit Union Administration.***

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