



Dividend Rate Sheet

June 15, 2017

North Coast Credit Union

1100 Dupont St., Bellingham, WA 98225
 3250 Northwest Ave., Bellingham WA
 1410 Riverside Dr., Mount Vernon, WA

5657 Riverside Dr., Ferndale, WA
 108 N Township St., Sedro-Woolley, WA

	Minimum	Dividend Rate	Annual Percentage Yield
CHECKING AND SAVINGS ACCOUNTS			
Free Smart Checking	\$0.00 +	0.000%	0.000%
Free Smart Checking w/ Smart Benefits	\$0.01 - \$1,000	3.832%	3.900%
Interest Bearing Checking	\$0.01 +	0.050%	0.050%
Interest Bearing Checking w/ Smart Benefits	\$0.01 - \$1,000	3.832%	3.900%
Money Market Checking	\$0.01 - \$2,499.00	0.000%	0.000%
	\$2,500.00 - \$9,999.99	0.100%	0.100%
	\$10,000.00 - \$49,999.99	0.100%	0.100%
	\$50,000.00 - \$99,999.99	0.100%	0.100%
	\$100,000.00 +	0.150%	0.150%
Savings	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$9,999.99	0.100%	0.100%
	\$10,000.00 - \$49,999.99	0.100%	0.100%
	\$50,000.00 - \$99,999.99	0.100%	0.100%
	\$100,000.00 +	0.150%	0.150%
Money Market Savings	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$49,999.99	0.100%	0.100%
	\$50,000 - \$99,999.99	0.100%	0.100%
	\$100,000.00 - \$249,999.9	0.150%	0.150%
	\$250,000.00 +	0.200%	0.200%
Youth Savings (Under 18)	\$0.01 \$4.99	0.000%	0.000%
	\$5.00 +	0.100%	0.100%
Health Savings (must have a HDHP)	\$0.01 +	0.050%	0.050%

Dividends calculated daily and paid monthly.

**Members qualify for Smart Benefits in 5 Easy Steps. 1) Have a valid eMail address. 2) Use eStatements. At least once a month; 3) Use Direct Deposit. 4) Use a North Coast Debit or Credit Card. 5) Use Bill Pay*



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	Minimum	Dividend Rate	Annual Percentage Yield
CERTIFICATES			
12 Month Save to Win	\$25	0.200%	0.200%
12 Month Youth Build a CD (<i>under 18</i>)	\$25	0.200%	0.200%
3 Month Build a CD (<i>SEG & Community Builders O</i>)	\$250	0.100%	0.100%
3 Month Certificate	\$1,000	0.100%	0.100%
6 Month Certificate	\$1,000	0.150%	0.150%
12 Month Certificate	\$1,000	0.200%	0.200%
18 Month Certificate	\$1,000	0.300%	0.300%
2-Year Certificate	\$1,000	0.399%	0.400%
3-Year Certificate	\$1,000	0.499%	0.500%
4-Year Certificate	\$1,000	0.648%	0.650%
5-Year Certificate	\$1,000	0.995%	1.000%

Dividends paid monthly

IRA PRODUCTS

Roth IRA / IRA Savings	\$250	0.100%	0.100%
3 Month Roth IRA / IRA Certificate	\$250	0.100%	0.100%
6 Month Roth IRA / IRA Certificate	\$250	0.150%	0.150%
12 Month Roth IRA / IRA Certificate	\$250	0.200%	0.200%
18 Month Roth IRA / IRA Certificate	\$250	0.300%	0.300%
2-Year Roth IRA / IRA Certificate	\$250	0.399%	0.400%
3-Year Roth IRA / IRA Certificate	\$250	0.499%	0.500%
4-Year Roth IRA / IRA Certificate	\$250	0.648%	0.650%
5-Year Roth IRA / IRA Certificate	\$250	0.995%	1.000%

Dividends paid monthly

Dividend rates fluctuate depending on market conditions and are subject to change at any time. Early withdrawal penalties apply to Certificates and IRA Certificates. A term of one year or less is penalized 31 days of dividends. A term of over one year is penalized 90 days dividends. Application of this penalty may result in forfeiture of some principal as well as dividends. Accounts are insured up to \$250,000 by NCUA. IRA Accounts are insured separately up to \$250,000 by NCUA.

CD Accounts will automatically renew for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 20 days prior to maturity. You will have a grace period of 10 calendar days after the maturity date to select a different term or withdraw the funds without being charged an early withdrawal penalty.