

FLORIDA STATE UNIVERSITY CREDIT UNION DIVIDEND AND INTEREST RATE SCHEDULE / DATE: May 09, 2023

Consumer Deposit Accounts	APY*	Dividend Rate/Interest Rate	Minimum* Opening Deposit	Minimum* Balance to Earn Stated APY*	Dividends/Interest Credited
Main Share Account					
\$100.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 or Greater	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%	\$5.00	\$100.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
Smart Move Savings Share Account					
\$50,000.00 or Greater	3.50%	3.44%	\$50,000.00	\$50,000	Dividends are compounded daily and paid monthly. Calendar month dividend period.
Holiday Club, Share Kids, Summer Pay Club, Save 4 It, Senior Year Saver Account, Special Kids Share, Imagine the Possibilities, and TRUE Student Share Accounts					
\$0.01 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$74,999.99 \$75,000.00 or Greater	0.05% 0.10% 0.10% 0.10% 0.15%	0.05% 0.10% 0.10% 0.10% 0.15%	\$5.00	\$0.01	Interest is compounded monthly and paid monthly. Calendar month interest period.
Money Mint Share Account					
\$1,000.00 - \$4,999.99 \$5,000.00 - \$74,999.99 \$75,000.00 or Greater	0.05% 0.10% 0.15%	0.05% 0.10% 0.15%	\$1,000.00	\$1,000.00	Dividends are compounded daily and paid monthly. Calendar month dividend period. NOTE: Maximum of six (6) withdrawals per month.
IRA Share Account					
\$500.00 - \$4,999.99 \$5,000.00 - \$24,999.99 \$25,000.00 - \$124,999.99 \$125,000.00 - \$249,999.99 \$250,000.00 or Greater	0.45% 0.50% 0.95% 1.85% 2.25%	0.45% 0.50% 0.95% 1.83% 2.23%	\$5.00	\$500.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
Blended IRA Share Account					
\$500.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	0.45% 0.70% 0.95%	0.45% 0.70% 0.95%	\$5.00	\$500.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period. NOTE: Each Dividend Rate will apply only to that portion of the account balance within each balance range.
Share Draft Accounts*		Eligibility Criteria		Minimum Opening*	Dividends/Interest Credited
All Share Draft Accounts				\$25.00	Dividends are not earned on this account.
Champion's Choice Garnet Level				\$25.00	Dividends are not earned on this account.
Champion's Choice Gold Level		Must have at least 1 qualifying product/service from 2 categories.		\$25.00	Dividends are not earned on this account.
Champion's Choice Platinum Level		Must have at least 1 qualifying product/service from 3 categories.		\$25.00	Dividends are not earned on this account.
Note: Your Share Draft account level will be determined monthly based on the products/services you have had with us within the most recent 30 days.					
Qualifying Product/Service Categories:		Deposit Services	Loan Services	E-Services	
		Daily Share Draft Balance = \$1,500, Money Mint, Certificate of Deposit, IRAs	Vehicle, HELOC, Credit Card, Mortgage, Line of Credit, Signature Loan, Credit Rebuilder	ACH, PCU, ATM Card, Visa Debit, Direct Deposit, E-Statements	
Business Accounts	APY*	Dividend Rate	Minimum* Opening Deposit	Minimum* Earning	Dividends Credited
Business Money Mint Account					
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 or Greater	1.00% 1.50% 2.00% 3.50%	0.995% 1.49% 1.98% 3.44%	\$1,000.00	\$1,000.00	Dividends are compounded daily and paid monthly. Calendar month dividend period. NOTE: Maximum of six (6) withdrawals per month.
Business Checking Account					
\$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	0.05% 0.10% 0.20%	0.05% 0.10% 0.20%	\$25.00	\$10,000.00	Dividends are compounded monthly and paid monthly. Calendar month dividend period.
* ADDITIONAL TERMS: APY = Annual Percentage Yield. All Share and Business Accounts have a variable Annual Percentage Yield that is subject to change by the Credit Union at any time without advance notice to you. Holiday Club Accounts: All funds will be transferred to the member's draft account on or after November 1st of each year. If you make a withdrawal from a Holiday Club Account at ANY TIME before November 1st, ALL accrued interest will be forfeited, and the account will be closed. Senior Year Saver Account will earn a dividend rate of 5.84% and will be paid at 6.00% APY on the first \$500 and the remainder at the applicable rate. Funds will become available August 1st of the student's anticipated senior year high school. If withdrawn before then, the member forfeits all dividends earned during the month of closure. Account will automatically be closed June 1 of the anticipated year of graduation and any remaining funds will be transferred to the main share account. Special Share Kids Accounts and Imagine the Possibilities Share Accounts earning 6% will be paid a dividend rate of 5.84%. From time to time the Credit Union will offer 10% APY and will be paid a dividend rate of 9.57%, respectively, on the first \$500. The remainder will be paid at the applicable rate above. TRUE Student Share Accounts earning 6% APY will be paid a dividend rate of 5.84%, respectively, on the first \$1,000. The remainder will be paid at the applicable rate above. Member must have an active TRUE Student Checking Account to earn the 10% APY account. Refer to your Master Account Agreement for additional terms and disclosures.					
Certificates: **					
6 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.35% 0.10%	0.35% 0.10%	\$500.00	\$500.00	Interest is compounded daily and credited monthly. 30 days interest penalty or equivalent for early withdrawal.
12 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.40% 0.15%	0.40% 0.15%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
13 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.45% 0.20%	0.45% 0.20%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
18 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.55% 0.30%	0.55% 0.30%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.

24 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.60% 0.35%	0.60% 0.35%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
36 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits All Others	0.65% 0.40%	0.65% 0.40%	\$1,000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
**ADDITIONAL CERTIFICATE ACCOUNT TERMS: Some Certificate (CD) Accounts are available for IRA Accounts. There is a grace period of 20 days following the maturity of any Share Certificate Account. During this 20-day period, you may make withdrawals or additions to the Share Certificate without penalty. We may impose a penalty if your withdraw funds from your account before the maturity date. Withdrawals within the first 6 days of the initial deposit will incur a 7-day simple interest penalty on the amount withdrawn. All 24- and 36-Month Certificates are available as step-up CDs. If our rates increase during the term of your CD, you may "step-up", one time, to that new higher rate. You must request the higher rate. The original term of the CD will renew effective the step-up date. Refer to your Master Account Agreement for additional terms and disclosures.					

