



Business Dividend Rate Schedule

September 8, 2025

This Credit Union is Federally Insured by the National Credit Union Administration

Checking And Shares		
Product	Balance Tier	Dividend Rate/APY*
Business Shares	\$100+	0.05%/0.05%
Explorer Business Checking	All Balances	0.05%/0.05%
Voyager Business Checking	\$0-\$10,000	0.05%/0.05%
	\$10,000.01-\$100,000	0.10%/0.10%
	\$100,000.01+	0.15%/0.15%
IOLTA Trust Checking	All Balances	0.75%/0.75%
Public Funds Checking	\$0.01+	0.01%/0.01%

Money Market Savings	
Balance Tier	Dividend Rate/APY*
\$0 - \$999.99	0.15%/0.15%
\$1,000 - \$9,999.99	0.15%/0.15%
\$10,000 - \$24,999.99	0.25%/0.25%
\$25,000 - \$49,999.99	0.30%/0.30%
\$50,000 - \$99,999.99	0.35%/0.35%
\$100,000 - \$149,999.99	1.19%/1.20%
\$150,000.00 - \$249,999.99	1.29%/1.30%
\$250,000.00 and up	1.39%/1.40%

Minimum of \$1,000 deposit required for account opening.

Share Certificates	
Term	Dividend Rate/APY*
3-month	1.00%/1.00%
6-month	2.57%/2.60%
12-month	2.47%/2.50%
18-month	2.13%/2.20%
24-month	2.03%/2.05%
36-month	2.03%/2.05%
48-month	1.98%/2.00%
60-month	1.98%/2.00%
Promotional Share Certificates	
Term	Dividend Rate/APY*
7-month	3.92%/4.00%
13-month	3.92%/4.00%
19-month	3.92%/4.00%
25-month	3.92%/4.00%

Minimum of \$500 deposit required for account opening.

*APY = Annual Percentage Yield. A grace period of 7 days applies. Rates, terms, and conditions are subject to change.

The terms applicable to your Share Accounts at TwinStar are provided in the membership agreement. **Business Shares require \$100 minimum daily balance to earn dividends.** Other savings may not require a minimum balance to earn dividends. An adult 18 or over must accompany a minor as a joint account owner on any minor accounts. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends are compounded monthly and will be credited monthly.

The Annual Percentage Yield on Share Certificates assumes dividends will remain on deposit until maturity. A penalty may be imposed for early withdrawal and will impact earnings on the account. You must be a credit union member to qualify. Upon maturity, your certificate will automatically renew at the current rate if not closed. A grace period of 7 days applies.

Promotional Share Certificates: The 7,13,19, and 25-month promotional rate terms will revert to the non-promotional 6,12,18, and 24-month terms, respectively, upon maturity. A grace period of 7 days applies.