

SKY FEDERAL CREDIT UNION

Rates in effect as of 04/02/2018 and are subject to change. For current rates call or visit your local Credit Union.

(see branch locations and telephone numbers on the back side of sheet)

Certificate dividends compound monthly. A penalty may be imposed for early withdrawal.

APY represents Annual Percentage Yield. Fees or other conditions may reduce the earnings on the account.

*We're All About You
at Sky FCU!*

| TERM CERTIFICATES | Minimum Balance | Stated | APY | Share Type |
|------------------------------------|------------------------|---------------|------------|--------------------|
| 3 Months 90-180 Days | \$500 | 0.05% | 0.05% | 101 |
| (90 Days - 181 Days) | \$2,500 | 0.05% | 0.05% | 101 |
| | \$10,000 | 0.05% | 0.05% | 101 |
| | \$25,000 | 0.05% | 0.05% | 101 |
| | \$50,000 | 0.05% | 0.05% | 101 |
| 6 Month | \$500 | 0.10% | 0.10% | 102 |
| (182 Days - 364 Days) | \$2,500 | 0.10% | 0.10% | 102 |
| | \$10,000 | 0.10% | 0.10% | 102 |
| | \$25,000 | 0.10% | 0.10% | 102 |
| | \$50,000 | 0.10% | 0.10% | 102 |
| 12 Month | \$500 | 0.15% | 0.15% | 103 |
| (365 Days - 546 Days) | \$2,500 | 0.15% | 0.15% | 103 |
| | \$10,000 | 0.15% | 0.15% | 103 |
| | \$25,000 | 0.15% | 0.15% | 103 |
| | \$50,000 | 0.15% | 0.15% | 103 |
| 18 Month | \$500 | 0.20% | 0.20% | 104 |
| (547 Days - 729 Days) | \$2,500 | 0.20% | 0.20% | 104 |
| | \$10,000 | 0.20% | 0.20% | 104 |
| | \$25,000 | 0.20% | 0.20% | 104 |
| | \$50,000 | 0.20% | 0.20% | 104 |
| 24 Month | \$500 | 0.30% | 0.30% | 105 |
| (730 Days - 1,094 Days) | \$2,500 | 0.30% | 0.30% | 105 |
| | \$10,000 | 0.30% | 0.30% | 105 |
| | \$25,000 | 0.30% | 0.30% | 105 |
| | \$50,000 | 0.30% | 0.30% | 105 |
| 36 Month | \$500 | 0.35% | 0.35% | 106 |
| (1,095 Days - 1,459 Days) | \$2,500 | 0.35% | 0.35% | 106 |
| | \$10,000 | 0.35% | 0.35% | 106 |
| | \$25,000 | 0.40% | 0.40% | 106 |
| | \$50,000 | 0.45% | 0.45% | 106 |
| 48 Month | \$500 | 0.40% | 0.40% | 107 |
| (1,460 Days - 1,824 Days) | \$2,500 | 0.40% | 0.40% | 107 |
| | \$10,000 | 0.40% | 0.40% | 107 |
| | \$25,000 | 0.45% | 0.45% | 107 |
| | \$50,000 | 0.50% | 0.50% | 107 |
| 60 Month | \$500 | 0.45% | 0.45% | 108 |
| 1825 Days | \$2,500 | 0.45% | 0.45% | 108 |
| | \$10,000 | 0.45% | 0.45% | 108 |
| | \$25,000 | 0.50% | 0.50% | 108 |
| | \$50,000 | 0.55% | 0.55% | 108 |
| COVERDELL ESA CERTIFICATE | Minimum Balance | Stated | APY | |
| 365-728 Days 1 Year Fixed | \$100 | 0.20% | 0.20% | 215 |
| 365-729 Days 1 Year Fixed | \$500 | 0.25% | 0.25% | 215 |
| 730-1094 Days 2 Year Fixed | \$500 | 0.50% | 0.50% | 216 |
| 1095-1459 Days 3 Year Fixed | \$500 | 0.65% | 0.65% | 217, 220 |
| 1460-1824 Days 4 Year Fixed | \$500 | 0.80% | 0.80% | 218 |
| 1825 Days 5 Year Fixed | \$500 | 1.24% | 1.25% | 219 |
| TRAD/ROTH IRA CERTIFICATES | Minimum Balance | Stated | APY | |
| 365-729 Days 1 Yr Variable | \$500 | 0.15% | 0.15% | 206, 213 |
| 365-729 Days 1 Year Fixed | \$500 | 0.25% | 0.25% | 201, 208 |
| 730-1094 Days 2 Year Fixed | \$500 | 0.50% | 0.50% | 202, 207, 209, 214 |
| 1095-1459 Days 3 Year Fixed | \$500 | 0.65% | 0.65% | 203, 210 |
| 1460-1824 Days 4 Year Fixed | \$500 | 0.80% | 0.80% | 204, 211 |
| 1825 Days 5 Year Fixed | \$500 | 1.24% | 1.25% | 205, 219 |
| IRA SEP CERTIFICATES | Minimum Balance | Stated | APY | |
| 365-729 Days 1 Year Fixed | \$500 | 0.35% | 0.35% | 221 |
| 730-1094 Days 2 Year Fixed | \$500 | 0.50% | 0.50% | 222 |
| 1095-1459 Days 3 Year Fixed | \$500 | 0.65% | 0.65% | 223 |
| 1460-1824 Days 4 Year Fixed | \$500 | 0.80% | 0.80% | 224 |
| 1825 Days 5 Year Fixed | \$500 | 1.24% | 1.25% | 225 |
| CUBBY & FYI CERTIFICATE | Minimum Balance | Stated | APY | |
| 365-729 Days 1 Year Fixed | \$100 | 0.25% | 0.25% | 110 |

**CERTIFICATE
SPECIALS**

7 Month Special
\$2,500 Minimum
.995% Stated
1.00% APY
(212 days)
(rolls into 12 month)

27 Month Special
\$2,500 Minimum
1.83% Stated
1.85% APY
(821 days)
(Rolls into 36 month)

57 Month Special
\$2,500 Minimum
2.47% Stated
2.50% APY
(1,733 days)
(Rolls into 60 month)

IRA SPECIALS
All regular Certificate
specials apply.
SEE SPECIALS ABOVE

| REGULAR & YOUTH SHARES | Minimum Balance | Stated | APY | |
|--|------------------------|---------------|------------|----------------|
| Tier 1 | \$25 - \$3,000 | 0.02% | 0.02% | 1,501 |
| Tier 2 | \$3,001-\$10,000 | 0.02% | 0.02% | 1,501 |
| Tier 3 | \$10,001-\$50,000 | 0.02% | 0.02% | 1,501 |
| Tier 4 | Over \$50,000 | 0.02% | 0.02% | 1,501 |
| KASASA | Minimum Balance | Stated | APY | |
| Qualified KASASA Cash | \$0 - \$10,000 | 2.47% | 2.50% | 43 |
| over Balance CAP | Over \$10,000 | 0.25% | 0.25% | 43 |
| not Qualified in checking | Entire Balance | 0.05% | 0.05% | 43 |
| Qualified KASASA Cash with Saver | \$0 - \$10,000 | 2.47% | 2.50% | 46 |
| over Balance CAP | Over \$10,000 | 0.25% | 0.25% | 46 |
| not Qualified in checking | Entire Balance | 0.05% | 0.05% | 46 |
| Qualified KASASA Saver | \$0 - \$25,000 | 0.99% | 1.00% | 13 |
| over Balance CAP | Over \$25,000 | 0.25% | 0.25% | 13 |
| not Qualified in checking | Entire Balance | 0.05% | 0.05% | 13 |
| OTHER SHARES | Minimum Balance | Stated | APY | |
| Second Share | \$0.00 | 0.02% | 0.02% | 2,502 |
| Montana Medical Savings | \$0.00 | 0.02% | 0.02% | 2,502 |
| 1st Time Home Buyers Savings | \$0.00 | 0.02% | 0.02% | 2,502 |
| Christmas Club | \$0.00 | 0.03% | 0.03% | 30 |
| Strategic Savers | \$5.00 | 0.03% | 0.03% | 3 |
| Escrow Shares | \$0.00 | 0.00% | 0.00% | 9 |
| WEALTH BUILDER ACCOUNTS | Minimum Balance | Stated | APY | |
| Wealth Builder Savings | \$25.00 | 0.25% | 0.25% | 10 |
| Wealth Builder CD (1 year) | \$500.00 | 0.50% | 0.50% | 112 |
| | Minimum Balance | Stated | APY | |
| Sky High Wealth Builder Plus | \$2500 - \$19,999 | 0.50% | 0.50% | 11 |
| | Over \$20,000 | 0.03% | 0.03% | 11 |
| BORROW & SAVE SAVINGS RATES | Minimum Balance | Stated | APY | |
| | \$25-\$1,200 | 0.10% | 0.10% | 12 |
| | \$1,201-\$2,400 | 0.15% | 0.15% | 12 |
| | \$2,401-\$3,600 | 0.25% | 0.25% | 12 |
| | \$3,601-\$4,800 | 0.30% | 0.30% | 12 |
| | \$4,801-\$6,000 | 0.40% | 0.40% | 12 |
| | \$6,001 & Over | 0.50% | 0.50% | 12 |
| ROTH IRA FASSTRAK | Minimum Balance | Stated | APY | |
| | \$25-\$999 | 0.05% | 0.05% | 84 |
| | \$1,000-\$9,999 | 0.10% | 0.10% | 84 |
| | \$10,000-\$24,999 | 0.20% | 0.20% | 84 |
| | \$25,000-\$49,999 | 0.25% | 0.25% | 84 |
| | \$50,000-\$99,999 | 0.45% | 0.45% | 84 |
| | \$100,000 & Over | 0.55% | 0.55% | 84 |
| IRA/ROTH IRA/ESA/SEP SHARE | Minimum Balance | Stated | APY | |
| | \$25-\$9,999 | 0.05% | 0.05% | 80, 81, 82, 83 |
| | \$10,000-\$24,999 | 0.15% | 0.15% | 80, 81, 82, 83 |
| | \$25,000-\$49,999 | 0.20% | 0.20% | 80, 81, 82, 83 |
| | \$50,000-\$99,999 | 0.30% | 0.30% | 80, 81, 82, 83 |
| | \$100,000 & Over | 0.40% | 0.40% | 80, 81, 82, 83 |
| MONEY MARKET | Minimum Balance | Stated | APY | |
| | \$1,000-\$9,999 | 0.03% | 0.03% | 50, 550 |
| | \$10,000-\$24,999 | 0.03% | 0.03% | 50, 550 |
| | \$25,000-\$49,999 | 0.03% | 0.03% | 50, 550 |
| | \$50,000 - \$99,999 | 0.05% | 0.05% | 50, 550 |
| | \$100,000 & Over | 0.10% | 0.10% | 50, 550 |
| PREMIER MONEY MARKET | Minimum Balance | Stated | APY | |
| | \$25,000-\$49,999 | 0.05% | 0.05% | 51, 551 |
| | \$50,000-\$99,999 | 0.10% | 0.10% | 51, 551 |
| | \$100,000-\$149,999 | 0.10% | 0.10% | 51, 551 |
| | \$150,000-\$199,999 | 0.10% | 0.10% | 51, 551 |
| | \$200,000 & Over | 0.15% | 0.15% | 51, 551 |
| SKY HIGH MONEY MARKET | Minimum Balance | Stated | APY | |
| | \$15,000-\$24,999.99 | 0.15% | 0.15% | 52, 552 |
| | \$25,000-\$49,999.99 | 0.15% | 0.15% | 52, 552 |
| | \$50,000-\$99,999.99 | 0.20% | 0.20% | 52, 552 |
| | \$100,000-\$249,999.99 | 0.30% | 0.30% | 52, 552 |
| | \$250,000 & Over | 0.40% | 0.40% | 52, 552 |
| Health Savings Account CHECKING | Minimum Balance | Stated | APY | |
| | \$0.00 | 0.50% | 0.50% | 53 |

*We're All About You
at Sky FCU!*

Main Office
111 North B Street
Livingston, MT 59057
(406) 222-1750
(800) 445-3328

Bozeman Branch
777 East Main, Suite 102
Bozeman, MT 59715
(406) 587-1750

Belgrade Branch
95 North Weaver Street
Belgrade, MT 59714
(406) 388-5878

Big Timber Branch
233 McLeod Street
Big Timber, MT 59011
Coming Soon!