

SKY FEDERAL CREDIT UNION

Rates in effect as of 4/07/2025, 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!*

CERTIFICATE SPECIALS

TERM CERTIFICATES	Minimum Balance	Stated	APY	Share Type
3 Months 90-180 Days	\$500	1.00%	1.00%	101
(90 Days - 181 Days)	\$2,500	1.00%	1.00%	101
	\$10,000	1.49%	1.50%	101
	\$25,000	1.74%	1.75%	101
	\$50,000	1.98%	2.00%	101
6 Month	\$500	2.23%	2.25%	102
(182 Days - 364 Days)	\$2,500	2.23%	2.25%	102
	\$10,000	2.23%	2.25%	102
	\$25,000	2.23%	2.25%	102
	\$50,000	2.23%	2.25%	102
12 Month	\$500	2.72%	2.75%	103
(365 Days - 546 Days)	\$2,500	2.72%	2.75%	103
	\$10,000	2.72%	2.75%	103
	\$25,000	2.72%	2.75%	103
	\$50,000	2.72%	2.75%	103
18 Month	\$500	2.47%	2.50%	104
(547 Days - 729 Days)	\$2,500	2.47%	2.50%	104
	\$10,000	2.47%	2.50%	104
	\$25,000	2.47%	2.50%	104
	\$50,000	2.47%	2.50%	104
24 Month	\$500	1.98%	2.00%	105,109
(730 Days - 1,094 Days)	\$2,500	1.98%	2.00%	105,109
	\$10,000	1.98%	2.00%	105,109
	\$25,000	1.98%	2.00%	105,109
	\$50,000	1.98%	2.00%	105,109
36 Month	\$500	1.98%	2.00%	106
(1,095 Days - 1,459 Days)	\$2,500	1.98%	2.00%	106
	\$10,000	1.98%	2.00%	106
	\$25,000	1.98%	2.00%	106
	\$50,000	1.98%	2.00%	106
48 Month	\$500	1.98%	2.00%	107
(1,460 Days - 1,824 Days)	\$2,500	1.98%	2.00%	107
	\$10,000	1.98%	2.00%	107
	\$25,000	1.98%	2.00%	107
	\$50,000	1.98%	2.00%	107
60 Month	\$500	1.98%	2.00%	108
1825 Days	\$2,500	1.98%	2.00%	108
	\$10,000	1.98%	2.00%	108
	\$25,000	1.98%	2.00%	108
	\$50,000	1.98%	2.00%	108
COVERDELL ESA CERTIFICATES	Minimum Balance	Stated	APY	
365-728 Days 1 Year Fixed	\$100	2.23%	2.25%	215
365-729 Days 1 Year Fixed	\$500	2.47%	2.50%	215
730-1094 Days 2 Year Fixed	\$500	1.98%	2.00%	216, 220
1095-1459 Days 3 Year Fixed	\$500	1.98%	2.00%	217
1460-1824 Days 4 Year Fixed	\$500	1.98%	2.00%	218
1825 Days 5 Year Fixed	\$500	1.98%	2.00%	219
TRAD/ROTH IRA CERTIFICATES	Minimum Balance	Stated	APY	
365-729 Days 1 Yr Variable	\$500	2.47%	2.50%	206, 213
365-729 Days 1 Year Fixed	\$500	2.47%	2.50%	201, 208
730-1094 Days 2 Year Fixed	\$500	1.98%	2.00%	202, 207, 209, 214
1095-1459 Days 3 Year Fixed	\$500	1.98%	2.00%	203, 210
1460-1824 Days 4 Year Fixed	\$500	1.98%	2.00%	204, 211
1825 Days 5 Year Fixed	\$500	1.98%	2.00%	205, 212
IRA SEP CERTIFICATES	Minimum Balance	Stated	APY	
365-729 Days 1 Year Fixed	\$500	2.47%	2.50%	221
730-1094 Days 2 Year Fixed	\$500	1.98%	2.00%	222
1095-1459 Days 3 Year Fixed	\$500	1.98%	2.00%	223
1460-1824 Days 4 Year Fixed	\$500	1.98%	2.00%	224
1825 Days 5 Year Fixed	\$500	1.98%	2.00%	225
YOUTH CERTIFICATES	Minimum Balance	Stated	APY	
365-729 Days 1 Year Fixed	\$100	2.23%	2.25%	110

5 Month Special

\$500 Minimum
4.17% Stated
4.25% APY
(152 days)

(rolls into 6 month)

35 Month Special

\$500 Minimum
3.69% Stated
3.75% APY
(1,065 days days)

(rolls into 36 month)

45 Month Special

\$500 Minimum
3.445% Stated
3.50% APY
(1,369 days)

(rolls into 48 month)

59 Month Special

\$500 Minimum
3.203% Stated
3.25% APY
(1,795 days)

(rolls into 60 month)

IRA SPECIALS

All regular certificate specials
apply when "roll into" term
is 12 months or more.
SEE SPECIALS ABOVE

REGULAR & YOUTH SHARES	Minimum Balance	Stated	APY	
Tier 1	\$25 - \$3,000	0.01%	0.01%	1,501
Tier 2	\$3,001-\$10,000	0.01%	0.01%	1,501
Tier 3	\$10,001-\$50,000	0.01%	0.01%	1,501
Tier 4	Over \$50,000	0.01%	0.01%	1,501
KASASA	Minimum Balance	Stated	APY	
Qualified KASASA Cash	\$0 - \$15,000	3.92%	4.00%	43
over Balance CAP	Over \$15,000	0.25%	0.25%	43
not Qualified in checking	Entire Balance	0.05%	0.05%	99
Qualified KASASA Cash with Saver	\$0 - \$15,000	3.92%	4.00%	46
over Balance CAP	Over \$15,000	0.25%	0.25%	46
not Qualified in checking	Entire Balance	0.05%	0.05%	99
Qualified KASASA Saver	\$0 - \$50,000	0.99%	1.00%	13,14
over Balance CAP	Over \$50,000	0.25%	0.25%	13,14
not Qualified in checking	Entire Balance	0.05%	0.05%	99
OTHER SHARES	Minimum Balance	Stated	APY	
Second Share	\$0.00	0.01%	0.01%	2,4502
Montana Medical Savings	\$0.00	0.01%	0.01%	2
1st Time Home Buyers Savings	\$0.00	0.01%	0.01%	2
Christmas Club	\$0.00	0.01%	0.01%	30
Strategic Savers	\$5.00	0.01%	0.01%	3
Escrow Shares	\$0.00	0.00%	0.00%	9
WINcentive Shares	\$5.00	0.05%	0.05%	6
WEALTH BUILDER ACCOUNTS	Minimum Balance	Stated	APY	
Wealth Builder Savings	\$25.00	0.05%	0.05%	10
Wealth Builder CD (1 year)	\$500.00	2.47%	2.50%	112
	Minimum Balance	Stated	APY	
Sky High Wealth Builder Plus	\$2500 - \$19,999	1.04%	1.05%	11
	Over \$20,000	1.09%	1.10%	11
BORROW & SAVE SAVINGS RATES	Minimum Balance	Stated	APY	
	\$25 - \$1,200	0.05%	0.05%	12
	\$1,201-\$2,400	0.10%	0.10%	12
	\$2,401-\$3,600	0.15%	0.15%	12
	\$3,601-\$4,800	0.25%	0.25%	12
	\$4,801-\$6,000	0.50%	0.50%	12
	\$6,001 & Over	0.75%	0.75%	12
BUSINESS HIGH YIELD CHECKING	Minimum Balance	Stated	APY	
	\$0 - \$25,000	0.05%	0.05%	542
	\$25,001 - \$50,000	0.05%	0.05%	542
	\$50,001 - \$100,000	0.05%	0.05%	542
	Over \$100,000	0.05%	0.05%	542
ROTH IRA FASTRAK	Minimum Balance	Stated	APY	
	\$25-\$999	0.05%	0.05%	84
	\$1,000-\$9,999	0.10%	0.10%	84
	\$10,000-\$24,999	0.15%	0.15%	84
	\$25,000-\$49,999	0.25%	0.25%	84
	\$50,000-\$99,999	0.50%	0.50%	84
	\$100,000 & Over	0.75%	0.75%	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	0.25%	0.25%	80, 81, 82, 83
	\$50,000-\$99,999	0.50%	0.50%	80, 81, 82, 83
	\$100,000 & Over	0.75%	0.75%	80, 81, 82, 83
MONEY MARKET	Minimum Balance	Stated	APY	
	\$1,000-\$9,999	1.00%	1.00%	50, 550
	\$10,000-\$24,999	1.04%	1.05%	50, 550
	\$25,000-\$49,999	1.09%	1.10%	50, 550
	\$50,000 - \$99,999	1.14%	1.15%	50, 550
	\$100,000 & Over	1.54%	1.55%	50, 550
PREMIER MONEY MARKET	Minimum Balance	Stated	APY	
	\$25,000-\$49,999	1.49%	1.50%	51, 551
	\$50,000-\$99,999	1.74%	1.75%	51, 551
	\$100,000-\$149,999	1.98%	2.00%	51, 551
	\$150,000-\$199,999	2.23%	2.25%	51, 551
	\$200,000 & Over	2.47%	2.50%	51, 551
SKY HIGH MONEY MARKET	Minimum Balance	Stated	APY	
	\$15,000-\$24,999.99	1.09%	1.10%	52, 552
	\$25,000-\$49,999.99	1.49%	1.50%	52, 552
	\$50,000-\$99,999.99	1.74%	1.75%	52, 552
	\$100,000-\$249,999.99	2.47%	2.50%	52, 552
	\$250,000 & Over	2.96%	3.00%	52, 552
MANAGED LIQUIDITY MMSA*	Minimum Balance	Stated	APY	
	\$0 - \$49,999.99	0.25%	0.25%	54, 555
	\$50,000 - \$99,999.99	1.98%	2.00%	54, 555
	\$100,000 - \$249,999.99	2.47%	2.50%	54, 555
	\$250,000 - \$499,999.99	2.96%	3.00%	54, 555
	\$500,000 - \$999,999.99	3.69%	3.75%	54, 555
	\$1,000,000.00 & Over	4.41%	4.50%	54, 555
Health Savings Account CHECKING	Minimum Balance	Stated	APY	
	\$0.00	0.50%	0.50%	53

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

Toll Free: (800) 445-3328

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

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

Bozeman Walmart Branch
1500 N 7th Ave
Bozeman, MT 59715
(406) 587-6111

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

Big Timber Branch
233 Mcleod Street
Big Timber, MT 59011
(406) 932-4004

Ennis Branch
4939 US Hwy 287 N
Ennis, MT 59729
(406) 577-8420

www.skyfcu.org