

**SKY FEDERAL CREDIT UNION**

Rates in effect as of **01/22/2024** 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**

<b>TERM CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	<b>Share Type</b>
<b>3 Months 90-180 Days</b>	\$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
<b>6 Month</b>	\$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
<b>12 Month</b>	\$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
<b>18 Month</b>	\$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
<b>24 Month</b>	\$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
<b>36 Month</b>	\$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
<b>48 Month</b>	\$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
<b>60 Month</b>	\$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
<b>COVERDELL ESA CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
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
<b>TRAD/ROTH IRA CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
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
<b>IRA SEP CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
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
<b>YOUTH CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
365-729 Days 1 Year Fixed	\$100	2.23%	2.25%	110

**5 Month Special**  
\$500 Minimum  
4.65% Stated  
4.75% APY  
(152 days)  
(rolls into 6 month)

**IRA SPECIALS**  
All regular Certificate  
specials apply.  
**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 - \$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%	99
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%	99
Qualified KASASA Saver	\$0 - \$25,000	0.99%	1.00%	13,14
over Balance CAP	Over \$25,000	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 - \$99,999.99	0.25%	0.25%	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

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at Sky FCU!*

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Livingston, MT 59057  
(406) 222-1750

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777 East Main, Suite 102  
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(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

[www.skyfcu.org](http://www.skyfcu.org)

**\*NEW MMSA 4-10-2023**