

SKY FEDERAL CREDIT UNION

Rates in effect as of 04/22/2016 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	New Code
3 Months 90-180 Days	\$500	0.05%	0.05%	I65
(90 Days - 181 Days)	\$2,500	0.05%	0.05%	I34
	\$10,000	0.05%	0.05%	I35
	\$25,000	0.05%	0.05%	I36
	\$50,000	0.05%	0.05%	I37
6 Month	\$500	0.10%	0.10%	I55
(182 Days - 364 Days)	\$2,500	0.10%	0.10%	I38
	\$10,000	0.10%	0.10%	I39
	\$25,000	0.10%	0.10%	I40
	\$50,000	0.10%	0.10%	I41
1 Year	\$500	0.15%	0.15%	I56
(365 Days - 546 Days)	\$2,500	0.15%	0.15%	I10
	\$10,000	0.15%	0.15%	I11
	\$25,000	0.15%	0.15%	I12
	\$50,000	0.15%	0.15%	I13
18 Month	\$500	0.20%	0.20%	I58
(547 Days - 729 Days)	\$2,500	0.20%	0.20%	I14
	\$10,000	0.20%	0.20%	I15
	\$25,000	0.20%	0.20%	I16
	\$50,000	0.20%	0.20%	I17
24 Month	\$500	0.30%	0.30%	I57
(730 Days - 1,094 Days)	\$2,500	0.30%	0.30%	I18
	\$10,000	0.30%	0.30%	I19
	\$25,000	0.30%	0.30%	I20
	\$50,000	0.30%	0.30%	I21
36 Month	\$500	0.35%	0.35%	I59
(1,095 Days - 1,459 Days)	\$2,500	0.35%	0.35%	I22
	\$10,000	0.35%	0.35%	I23
	\$25,000	0.40%	0.40%	I24
	\$50,000	0.45%	0.45%	I25
48 Month	\$500	0.40%	0.40%	I60
(1,460 Days - 1,824 Days)	\$2,500	0.40%	0.40%	I26
	\$10,000	0.40%	0.40%	I27
	\$25,000	0.45%	0.45%	I28
	\$50,000	0.50%	0.50%	I29
60 Month	\$500	0.45%	0.45%	I64
1825 Days	\$2,500	0.45%	0.45%	I30
	\$10,000	0.45%	0.45%	I31
	\$25,000	0.50%	0.50%	I32
	\$50,000	0.55%	0.55%	I33
COVERDELL ESA CERTIFICATE	Minimum Balance	Stated	APY	
365-728 Days 1 Year Fixed	\$100	0.20%	0.20%	I81
365-729 Days 1 Year Fixed	\$500	0.25%	0.25%	I67
730-1094 Days 2 Year Fixed	\$500	0.50%	0.50%	I68
1095-1459 Days 3 Year Fixed	\$500	0.65%	0.65%	I69
1460-1824 Days 4 Year Fixed	\$500	0.80%	0.80%	I71
1825 Days 5 Year Fixed	\$500	1.24%	1.25%	I76
TRAD/ROTH IRA CERTIFICATES	Minimum Balance	Stated	APY	
365-729 Days 1 Yr Variable	\$500	0.15%	0.15%	I82 I72
365-729 Days 1 Year Fixed	\$500	0.25%	0.25%	I83 I73
730-1094 Days 2 Year Fixed	\$500	0.50%	0.50%	I84 I74
1095-1459 Days 3 Year Fixed	\$500	0.65%	0.65%	I85 I75
1460-1824 Days 4 Year Fixed	\$500	0.80%	0.80%	I44 I46
1825 Days 5 Year Fixed	\$500	1.24%	1.25%	I45 I47
IRA SEP CERTIFICATES	Minimum Balance	Stated	APY	
365-729 Days 1 Year Fixed	\$500	0.35%	0.35%	I61
730-1094 Days 2 Year Fixed	\$500	0.50%	0.50%	I62
1095-1459 Days 3 Year Fixed	\$500	0.65%	0.65%	I63
1460-1824 Days 4 Year Fixed	\$500	0.80%	0.80%	I48
1825 Days 5 Year Fixed	\$500	1.24%	1.25%	I49
CUBBY & FYI CERTIFICATE	Minimum Balance	Stated	APY	
365-729 Days 1 Year Fixed	\$100	0.25%	0.25%	I70

**CERTIFICATE
SPECIALS**

7 Month Special
\$1,000 Minimum
.25% Stated
.25% APY
(212 days)
(rolls into 12 month)

17 Month Special
\$1,000 Minimum
.40% Stated
.40% APY
(517 days)
(Rolls into 24 month)

37 Month Special
\$1,000 Minimum
.85% Stated
.85% APY
(1,125 days)
(Rolls into 48 month)

57 Month Special
\$1,000 Minimum
1.34% Stated
1.35% APY
(1,733 days)
(Rolls into 60 month)

IRA SPECIALS
All regular Certificate
specials apply.
SEE SPECIALS ABOVE

REGULAR SHARES	Minimum Balance	Stated	APY	
Tier 1	\$25 - \$3,000	0.02%	0.02%	S1, S12, S13, S14, S16
Tier 2	\$3,001-\$10,000	0.02%	0.02%	S1, S12, S13, S14, S16
Tier 3	\$10,001-\$50,000	0.02%	0.02%	S1, S12, S13, S14, S16
Tier 4	Over \$50,000	0.02%	0.02%	S1, S12, S13, S14, S16
CUBBY & FYI REGULAR SHARES	Minimum Balance	Stated	APY	
Tier 1	\$25 - \$3,000	0.02%	0.02%	S11, S15
Tier 2	\$3,001-\$10,000	0.02%	0.02%	S11, S15
Tier 3	\$10,001-\$50,000	0.02%	0.02%	S11, S15
Tier 4	Over \$50,000	0.02%	0.02%	S11, S15
OTHER SHARES	Minimum Balance	Stated	APY	
Second Share	\$0.00	0.02%	0.02%	S20,S21,S22,S23,S25,S26
Christmas Club	\$0.00	0.03%	0.03%	S30, S31
Strategic Savers	\$5.00	0.03%	0.03%	S2
WEALTH BUILDER ACCOUNTS	Minimum Balance	Stated	APY	
Wealth Builder Savings	\$25.00	0.25%	0.25%	S28
Wealth Builder CD (1 year)	\$500.00	0.50%	0.50%	I52
	Minimum Balance	Stated	APY	
Sky High Wealth Builder Plus	\$2500 - \$19,999	0.50%	0.50%	S24
	\$20,000+	0.03%	0.03%	S24
BORROW & SAVE SAVINGS RATES	Minimum Balance	Stated	APY	
	\$25-\$1,200	0.10%	0.10%	S29
	\$1,201-\$2,400	0.15%	0.15%	
	\$2,401-\$3,600	0.25%	0.25%	
	\$3,601-\$4,800	0.30%	0.30%	
	\$4,801-\$6,000	0.40%	0.40%	
	\$6,001 & over	0.50%	0.50%	
ROTH IRA FASSTRAK	Minimum Balance	Stated	APY	S85
	\$25-\$999	0.05%	0.05%	
	\$1,000-\$9,999	0.10%	0.10%	
	\$10,000-\$24,999	0.20%	0.20%	
	\$25,000-\$49,999	0.25%	0.25%	
	\$50,000-\$99,999	0.45%	0.45%	
	\$100,000 & over	0.55%	0.55%	
IRA/ESA SHARE	Minimum Balance	Stated	APY	S80,S81,S82,S83,S84
	\$25-\$9,999	0.05%	0.05%	
	\$10,000-\$24,999	0.15%	0.15%	
	\$25,000-\$49,999	0.20%	0.20%	
	\$50,000-\$99,999	0.30%	0.30%	
	\$100,000 & Over	0.40%	0.40%	
MONEY MARKET	Minimum Balance	Stated	APY	S70, 71, 72, 73, 75, 76
	\$1,000-\$9,999	0.03%	0.03%	
	\$10,000-\$24,999	0.03%	0.03%	
	\$25,000-\$49,999	0.03%	0.03%	
	\$50,000 - \$99,999	0.05%	0.05%	
	\$100,000 & Over	0.10%	0.10%	
PREMIER MONEY MARKET	Minimum Balance	Stated	APY	S40, 41, 42, 43, 45, 46
	\$25,000-\$49,999	0.05%	0.05%	
	\$50,000-\$99,999	0.10%	0.10%	
	\$100,000-\$149,999	0.10%	0.10%	
	\$150,000-\$199,999	0.10%	0.10%	
	\$200,000 & Over	0.15%	0.15%	
SKY HIGH MONEY MARKET	Minimum Balance	Stated	APY	S35, S36, S37, S38
	\$15,000-\$24,999.99	0.15%	0.15%	
	\$25,000-\$49,999.99	0.15%	0.15%	
	\$50,000-\$99,999.99	0.20%	0.20%	
	\$100,000-\$249,999.99	0.30%	0.30%	
	\$250,000 & Over	0.40%	0.40%	
SKY ELITE CHECKING	Minimum Balance	Stated	APY	S54
	\$1500	0.00%	0.00%	
HIGH YIELD CHECKING	Minimum Balance	Stated	APY	S67, S68, S69
	\$0-\$24,999	0.05%	0.05%	
	\$25,000-\$49,999	0.05%	0.05%	
	\$50,000-\$99,999	0.05%	0.05%	
	\$100,000 & Over	0.05%	0.05%	
Health Savings Account CHECKING	Minimum Balance	Stated	APY	S87
	\$0.00	0.50%	0.50%	

*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