

**SKY FEDERAL CREDIT UNION**

Rates in effect as of 06/01/2017 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.

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TERM CERTIFICATES	Minimum Balance	Stated	APY	Share Type
<b>3 Months 90-180 Days</b>	\$500	0.05%	0.05%	101
<b>(90 Days - 181 Days)</b>	\$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
<b>6 Month</b>	\$500	0.10%	0.10%	102
<b>(182 Days - 364 Days)</b>	\$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
<b>1 Year</b>	\$500	0.15%	0.15%	103
<b>(365 Days - 546 Days)</b>	\$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
<b>18 Month</b>	\$500	0.20%	0.20%	104
<b>(547 Days - 729 Days)</b>	\$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
<b>24 Month</b>	\$500	0.30%	0.30%	105
<b>(730 Days - 1,094 Days)</b>	\$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
<b>36 Month</b>	\$500	0.35%	0.35%	106
<b>(1,095 Days - 1,459 Days)</b>	\$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
<b>48 Month</b>	\$500	0.40%	0.40%	107
<b>(1,460 Days - 1,824 Days)</b>	\$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
<b>60 Month</b>	\$500	0.45%	0.45%	108
<b>1825 Days</b>	\$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
<b>COVERDELL ESA CERTIFICATE</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
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
<b>TRAD/ROTH IRA CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
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
<b>IRA SEP CERTIFICATES</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
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
<b>CUBBY &amp; FYI CERTIFICATE</b>	<b>Minimum Balance</b>	<b>Stated</b>	<b>APY</b>	
365-729 Days 1 Year Fixed	\$100	0.25%	0.25%	110

**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  
1.50% Stated  
1.51% APY  
(1,733 days)  
**(Rolls into 60 month)**

**IRA SPECIALS**  
All regular Certificate  
specials apply.  
**SEE SPECIALS ABOVE**

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REGULAR 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
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
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
	\$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
HIGH YIELD CHECKING	Minimum Balance	Stated	APY	
	\$0-\$24,999	0.05%	0.05%	42, 542
	\$25,000-\$49,999	0.05%	0.05%	42, 542
	\$50,000-\$99,999	0.05%	0.05%	42, 542
	\$100,000 & Over	0.05%	0.05%	42, 542
Health Savings Account CHECKING	Minimum Balance	Stated	APY	
	\$0.00	0.50%	0.50%	53

**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!