

Rates as of April 1, 2020

Checking Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business			\$1,500	0.04%	0.05%
Platinum Checking ¹	\$1,500	\$1,500	\$50,000	0.09%	0.10%
Business Flat Fee Checking ¹	\$500	\$500	N/A	N/A	N/A
Small Business Checking	\$100	\$0	N/A	N/A	N/A
Business Analysis Checking ²	\$500	\$0	N/A	N/A	N/A
IOLTA ³	\$100	\$0	\$25	0.04%	0.05%

¹\$15 fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

²Additional fees may apply. Refer to the Fee Schedule for a complete list of fees.

³Interest forwarded to the Arizona Bar Foundation.

Money Market Accounts^{4, 5}

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
			\$1,000	0.04%	0.05%
Business Money Market	\$2,500	\$2,500	\$25,000	0.09%	0.10%
			\$50,000	0.14%	0.15%
			\$250,000	0.19%	0.20%

⁴\$25 fee applies if balance drops below minimum balance requirement. Refer to the Fee Schedule for a complete list of fees.

⁵For current HOA Money Market rates, please contact our Business and Home Loan Centers

Savings Accounts

Account Type	Minimum Opening Deposit	Minimum Balance Requirement	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
Business Savings	\$500	\$0	\$25	0.04%	0.05%
Business Platinum Savings	\$50,000	\$0	\$25	0.04%	0.05%

To open a new business checking account, an account with a minimum opening deposit of \$100 is required for consumers age 18 or older. Additional shares may be added to the account. Dividends accrue from date of deposit and are compounded and credited monthly based on the average daily balance. The dividend rate and yield may change every month as determined by the Credit Union Board of Directors. Dividends are paid from current income and available earnings after required transfers and reserves and are not guaranteed. Fees may reduce earnings. Refer to Fee Schedule for a complete list of fees.

Certificates

Term	Minimum Opening Deposit	Minimum to Earn APY	Dividend Rate	Annual Percentage Yield (APY)
6 Month Certificate	\$1,000	\$1,000	0.49%	0.50%
12 Month Certificate	\$1,000	\$1,000	0.59%	0.60%
18 Month Certificate	\$1,000	\$1,000	0.69%	0.70%
24 Month Certificate	\$1,000	\$1,000	0.79%	0.80%
36 Month Certificate	\$1,000	\$1,000	0.89%	0.90%
48 Month Certificate	\$1,000	\$1,000	0.99%	1.00%
60 Month Certificate	\$1,000	\$1,000	1.09%	1.10%

Minimum to open a Certificate is \$1,000. Dividends accrue from date of deposit and are compounded and credited monthly based on the average daily balance. Withdrawal of dividends prior to maturity will reduce your earnings. Certificates that renew automatically will receive the rate in effect on the date of renewal. There is a 10 day grace period at maturity. Non-renewals do not earn dividends after maturity. Withdrawals resulting in a balance less than the required minimum must be closed. Early Withdrawal Penalties for Certificates are imposed. Penalty amounts may exceed earnings.

Certificate Term	Early Withdrawal Penalty
1 year or less	90 days simple interest
More than 1 year and less than 5 years	180 days simple interest
5 years	270 days simple interest

*Federally Insured by the National Credit Union Administration. Visit NCUA.gov for more information regarding limits and conditions for coverage.

*Rates are subject to change. For current rates, visit our website at pinnaclebankaz.com or call (480) 609-0055

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