



# Business Services

# RATE SCHEDULE

SAFE Federal Credit Union • 160 W. Wesmark Blvd. • Sumter, SC 29150 • 803.469.8600

**Current as of: August 15, 2022**

This Business Services Rate Schedule and Account Terms and Conditions set forth below contain the current conditions and rates applicable to your business checking, savings, money market and share certificate accounts at SAFE Federal Credit Union. We may offer other rates or amend the rates contained herein from time to time. This Business Services Rate Schedule is part of your Business Services Membership and Account Agreement with the Credit Union. The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above and are subject to change without notice.

### BUSINESS (SHARE) ACCOUNTS

Limit of one (1) additional savings account per business membership. Membership savings account is required.

Savings Account Type	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
Regular Savings	0.10%	Fixed	Average Daily Balance	\$5.00	\$0.01	0.10%	Monthly	Quarterly	Quarterly

### BUSINESS CHECKING (SHARE DRAFT) ACCOUNTS

Limit of two (2) checking accounts per business membership. Membership savings account is required.

Checking Account Type	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
Regular Checking	0.05%	Fixed	Average Daily Balance	\$50.00	\$500.00	0.05%	Monthly	Monthly	Monthly

### BUSINESS MONEY MARKET CHECKING ACCOUNTS

Limit of two (2) money market checking accounts per business membership. Membership savings account is required.

Initial Deposit Dividend Tiers	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
\$2,000 - \$10,000	0.30%	Fixed	Average Daily Balance	\$2,000	\$2,000	0.30%	Monthly	Monthly	Monthly
\$10,000 - \$25,000	0.35%	Fixed	Average Daily Balance	\$2,000	\$10,000	0.35%	Monthly	Monthly	Monthly
Over \$25,000	0.40%	Fixed	Average Daily Balance	\$2,000	\$25,000	0.40%	Monthly	Monthly	Monthly

## BUSINESS SHARE CERTIFICATE ACCOUNTS

Membership savings account is required. Withdrawals are allowed with penalty. Additional deposits after account opening are not permitted.

Term	Dividend Rate	APY	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Dividends Compounded	Dividends Credited	Dividend Period
<b>Special Rate<sup>1</sup> Share Certificate Account</b>									
9 Months	1.08%	1.09%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
19 Months	3.05%	3.10%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
<b>Regular Share Certificate Account</b>									
12 Months	0.65%	0.65%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
18 Months	0.70%	0.70%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
24 Months	0.75%	0.75%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
36 Months	0.80%	0.80%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
48 Months	0.85%	0.85%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
60 Months	0.90%	0.90%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
<b>&gt;\$50,000 Share Certificate Account</b>									
12 Months	0.70%	0.70%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
18 Months	0.75%	0.75%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
24 Months	0.80%	0.80%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
36 Months	0.85%	0.85%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
48 Months	0.90%	0.90%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
60 Months	0.95%	0.95%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
<b>JUMBO Share Certificate Account</b>									
12 Months	0.80%	0.80%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
18 Months	0.85%	0.85%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
24 Months	0.90%	0.90%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
36 Months	0.95%	0.95%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
48 Months	1.00%	1.01%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
60 Months	1.05%	1.06%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term

<sup>1</sup> Limited time offer share certificate. Additional conditions and restrictions apply and are subject to change. Maximum deposit \$250,000 per certificate.

**BUSINESS MONEY MARKET SHARE CERTIFICATE ACCOUNTS**

Membership savings account is required. Withdrawals are allowed with penalty. Additional deposits after account opening are not permitted.

<b>Term</b>	<b>Dividend Rate</b>	<b>APY</b>	<b>Rate Type</b>	<b>Balance Computation Method</b>	<b>Minimum Deposit</b>	<b>Minimum Balance to Earn Dividends</b>	<b>Dividends Compounded</b>	<b>Dividends Credited</b>	<b>Dividend Period</b>
<b>Regular Money Market Share Certificate Account</b>									
<b>3 Months</b>	0.40%	0.40%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
<b>6 Months</b>	0.50%	0.50%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
<b>&gt;\$50,000 Money Market Share Certificate Account</b>									
<b>3 Months</b>	0.45%	0.45%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
<b>6 Months</b>	0.55%	0.55%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
<b>JUMBO Money Market Share Certificate Account</b>									
<b>3 Months</b>	0.55%	0.55%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
<b>6 Months</b>	0.65%	0.65%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term

Share certificates, combined with other deposit accounts are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government Agency.