



Business Services

RATE SCHEDULE

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

Current as of: **October 01, 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 |
|---|---------------|-------|-----------|----------------------------|-----------------|-----------------------------------|----------------------|--------------------|-----------------|
| Special Rate¹ Share Certificate Account | | | | | | | | | |
| 9 Months | 1.08% | 1.09% | Fixed | Daily Balance | \$1,000 | \$1,000 | Daily | Monthly | Account's Terms |
| 19 Months | 3.682% | 3.75% | Fixed | Daily Balance | \$1,000 | \$1,000 | Daily | Monthly | Account's Terms |
| Regular Share Certificate Account | | | | | | | | | |
| 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 |
| >\$50,000 Share Certificate Account | | | | | | | | | |
| 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 |
| JUMBO Share Certificate Account | | | | | | | | | |
| 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 |

¹ 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.

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