

This Rate Schedule sets forth current conditions, rates, fees, and charges applicable to your Savings, Checking, and Share Certificate Accounts at **LIGHTHOUSE COMMUNITY CREDIT UNION** at this time. The Credit Union may offer other rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate Schedule and acknowledges that it is a part of the Account Agreement.

Rates Effective: August 25, 2020

Account Type	Dividend Rate	APY*	Minimum Opening Balance	Minimum Required Balance	Minimum Balance Req'd to Earn Stated APY*	Dividend Compounded & Credited	Dividend Period	
Primary Shares (Savings)	\$25	0.05%	0.05%	\$25.00	\$25.00	\$25.00	Quarterly	Quarterly
Share Draft (Checking)		0.00%	0.00%	\$0.00	None	\$0.00	Quarterly	Quarterly
Additional Shares (Savings)		0.05%	0.05%	\$0.00	\$0.00	\$25.00	Quarterly	Quarterly
Youth Savings	\$5	0.05%	0.05%	\$5.00	\$5.00	\$5.00	Quarterly	Quarterly
IRA Savings	\$100	0.05%	0.05%	\$100.00	\$100.00	\$100.00	Quarterly	Quarterly
Holiday & Vacation Club		0.05%	0.05%	\$1.00	None	\$1.00	Quarterly	Quarterly
Money Tree								
	\$1,000-\$9,999	0.05%	0.05%	\$1,000.00	\$1,000.00	\$1,000.00	Monthly	Monthly
	\$10,000-\$49,999	0.10%	0.10%	\$1,000.00	\$1,000.00	\$10,000.00	Monthly	Monthly
	\$50,000-\$99,999	0.15%	0.15%	\$1,000.00	\$1,000.00	\$50,000.00	Monthly	Monthly
	\$100,000 & over	0.15%	0.15%	\$1,000.00	\$1,000.00	\$100,000.00	Monthly	Monthly
Share Certificates								
	3 Months	0.20%	0.20%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	6 Months	0.25%	0.25%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	9 Months	0.35%	0.35%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	12 Months	0.35%	0.35%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	18 Months	0.40%	0.40%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	24 Months	0.45%	0.45%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	36 Months	0.50%	0.50%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	48 months	0.65%	0.65%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	60 months	0.75%	0.75%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
Youth Certificates								
	9 Months	0.35%	0.35%	\$500.00	\$500.00	\$500.00	Quarterly	Quarterly
	12 Months	0.40%	0.40%	\$500.00	\$500.00	\$500.00	Quarterly	Quarterly
IRA Share Certificates								
	3 Months	0.20%	0.20%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	12 Months	0.40%	0.40%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	18 Months	0.45%	0.45%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	24 Months	0.50%	0.50%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly
	60 months	0.75%	0.75%	\$1,000.00	\$1,000.00	\$1,000.00	Quarterly	Quarterly

*APY Annual Percentage Yield