

## ★ SAVING RATES ★

At Listerhill, we pride ourselves on our competitive rates. By being member-owned, we are able to return our earnings to you in the form of higher rates on shares and lower rates on loans. If you are not already a member, join us today and start taking advantage of our great rates.

### SHARE SAVINGS ACCOUNT

DIV/INT RATE	APY	MINIMUM
0.45%	0.45%*	\$5

Effective 6/26/15

### YOUNG AT HEART CHECKING

DIV/INT RATE	APY	MINIMUM
0.26%	0.26%	\$100

Effective 1/19/2018 - 1/25/2018

### PICK 5 SHARE SAVINGS ACCOUNT

DIV/INT RATE	APY	MINIMUM
<a href="#">Click Here for details</a>	<a href="#">Click Here for details</a>	\$5

Effective 6/26/15

### DAILY ACTION

DIV/INT RATE	APY	MINIMUM
0.30%	0.30%	\$2,500

Effective 1/19/2018 - 1/25/2018

### CHRISTMAS CLUB

DIV/INT RATE	APY	MINIMUM
0.45%	0.45%	\$1

Effective 1/19/2018 - 1/25/2018

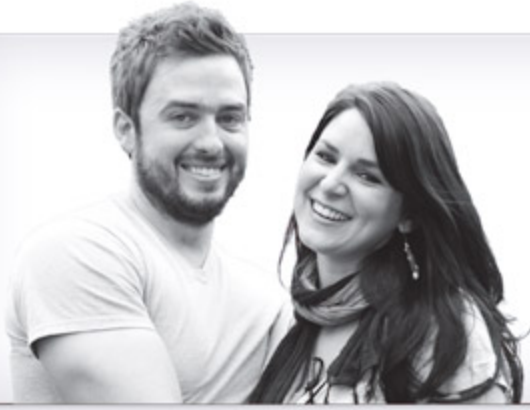
### INTEREST CHECKING

DIV/INT RATE	APY	MINIMUM
0.075%	0.08%	\$0 - \$9,999
0.11%	0.11%	\$10,000 - \$49,999
0.25%	0.25%	\$50,000 - \$99,999
0.30%	0.30%	\$100,000+

Effective 1/19/2018 - 1/25/2018



## ★ SAVING RATES ★



At Listerhill, we pride ourselves on our competitive rates. By being member-owned, we are able to return our earnings to you in the form of higher rates on shares and lower rates on loans. If you are not already a member, join us today and start taking advantage of our great rates.

### BUSINESS MONEY MARKET

DIV/INT RATE	APY	MINIMUM
0.00%	0.00%	\$0 - \$9,999
0.075%	0.08%	\$10,000 - \$49,999
0.175%	0.18%	\$50,000 - \$99,999
0.25%	0.25%	\$100,000+

Effective 1/19/2018 - 1/25/2018

### IRA DAILY

DIV/INT RATE	APY	MINIMUM
0.45%	0.45%	0

Effective 1/19/2018 - 1/25/2018

### CERTIFICATES (INCLUDES IRA)

TYPE	DIV/INT RATE	APY	MINIMUM
90 Days	0.400%	0.40%	\$500
6 months	0.550%	0.55%	\$500
12 months	1.000%	1.00%	\$500
18 months	1.100%	1.10%	\$500
24 months	1.200%	1.21%	\$500
30 months	1.300%	1.31%	\$500
36 months	1.500%	1.51%	\$500
48 months	1.600%	1.61%	\$500
60 months	2.000%	2.02%	\$500
72 months	2.000%	2.02%	\$500

Annual Percentage Yield (APY) assumes interest remains on deposit until maturity. Monthly interest paid will earn Interest Rate.

Effective 1/19/2018 - 1/25/2018



## ★ SAVING RATES ★

At Listerhill, we pride ourselves on our competitive rates. By being member-owned, we are able to return our earnings to you in the form of higher rates on shares and lower rates on loans. If you are not already a member, join us today and start taking advantage of our great rates.

### IRA CERTIFICATES ROTH

TYPE	DIV/INT RATE	APY	MINIMUM
12 months	1.000%	1.00%	\$500
36 months	1.500%	1.51%	\$500
60 months	2.000%	2.02%	\$500

Effective 1/19/2018 - 1/25/2018

### COVERDELL EDUCATION SAVINGS ACCOUNT (ESA)

TYPE	DIV/INT RATE	APY	MINIMUM
12 months	1.000%	1.00%	\$500
36 months	1.500%	1.51%	\$500
60 months	2.000%	2.02%	\$500

Effective 1/19/2018 - 1/25/2018

All rates and terms are subject to change without notice.

\*This annual percentage yield is accurate as of the last dividend declaration date.

Savings are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency. \$250,000 of additional savings coverage is provided by Excess Share Insurance. IRA's are insured separately. Rates may change every month as determined by the Board of Directors. Fees and other conditions could reduce earnings on the account. Dividends are calculated daily and credited quarterly. The minimum initial deposit to open a Regular share Account is \$5.00. You must maintain a minimum daily balance of \$5.00 in your Regular Share Account. There are no fees for establishing or maintaining an IRA Savings Account at the Credit Union. For maturities of one year or less, early redemption penalty is 30 days interest. For maturities over one year, early redemption is 90 days interest. A \$6.00 monthly service charge will be applied to Interest Checking Accounts that drop below \$2,500. Call a Member Service Representative for details on any account.

