

Business Our Rates & Service Charges



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“Our Rates & Service Charges” explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Service Agreement (BSA).

Rates for Business Savings, Checking and Certificate Accounts

Effective Date: 03/01/2024 12:01 am Eastern Time Zone	Dividend/ Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn Dividends	Compounding and Crediting
Primary Membership Share Account	0.100%	0.100%	\$5	\$5	Quarterly
Other Savings	0.100%	0.100%	\$0	\$1	Quarterly
Effective Date: 03/01/2024 12:01 am Eastern Time Zone					
Certificates of Deposit Account *					
6 to 11 months	3.687%	3.750%			
12 to 17 months	3.784%	3.850%			
18 to 23 months	3.832%	3.900%			
24 to 35 months	3.687%	3.750%			
36 to 47 months	3.735%	3.800%	\$500	\$500	Monthly
48 to 59 months	3.784%	3.850%			
60 months	3.832%	3.900%			
14 Month Special	4.352%	4.440%			
49 Month Special	4.889%	5.000%			
Effective Date: 03/01/2024 12:01 am Eastern Time Zone					
Business High-Yield Deposit Account					
\$ 1,000.00 to \$ 24,999.99	1.094%	1.100%			
\$ 25,000.00 to \$ 49,999.99	1.193%	1.200%			
\$ 50,000.00 to \$ 99,999.99	1.342%	1.350%	\$1,000	\$1,000	Monthly
\$ 100,000.00 to \$249,999.99	1.490%	1.500%			
\$ 250,000.00 to \$499,999.99	1.683%	1.650%			
\$ 500,000.00 to \$999,999.99	1.884%	1.900%			
\$ 1,000,000.00 or Higher	2.080%	2.100%			
Business Checking Beyond					
\$ 0.00 to \$ 9,999.99	0.100%	0.100%			
\$ 10,000.00 to \$ 24,999.99	0.100%	0.100%			
\$ 25,000.00 to \$ 49,999.99	0.100%	0.100%			
\$ 50,000.00 to \$249,999.99	0.150%	0.150%	\$0	\$0	Monthly
\$ 250,000.00 to \$499,999.99	0.150%	0.150%			
\$ 500,000.00 to \$999,999.99	0.150%	0.150%			
\$ 1,000,000.00 or Higher	0.150%	0.150%			

* For Certificates of \$100,000 or more, add 0.25% to the Interest Rate for terms shorter than 36 months and add 0.50% to the Interest Rate for terms of 36 months or longer. Additional Rate add-ons will not apply when using this increase.

** New money means that the funds have not previously been on deposit with Wildfire Credit Union; amounts withdrawn from Wildfire accounts in the preceding 30 days will not qualify.