

Our Rates & Service Charges

“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 Member Service Agreement (MSA).

Rates for Savings and Checking Accounts

Effective Date:	Dividend/ Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited
03/01/2024 12:01 am Eastern Time Zone					
Primary Membership Share Account	0.100%	0.100%	\$5	\$5	Quarterly
Premium Savings Account *					
\$ 0.00 to \$ 9,999.99	0.290%	0.290%	\$0	\$0	Monthly
\$ 10,000.00 to \$ 24,999.99	0.310%	0.310%			
\$ 25,000.00 to \$ 49,999.99	0.330%	0.330%			
\$ 50,000.00 or Higher	0.349%	0.350%			
Other Savings & Vacation Accounts	0.100%	0.100%	\$0	\$0	Quarterly
Christmas Club Account	0.100%	0.100%	\$0	\$0	Annually
Checking Account	0.000%	0.000%	\$0	\$0	
Premium Checking *					
\$ 0.00 to \$ 9,999.99	0.200%	0.200%	\$0	\$0	Monthly
\$ 10,000.00 to \$ 24,999.99	0.220%	0.220%			
\$ 25,000.00 to \$ 49,999.99	0.240%	0.240%			
\$ 50,000.00 or Higher	0.260%	0.260%			
Traditional/Roth IRA Account/ Coverdell Savings Account	0.499%	0.500%	\$0	\$0	Quarterly
High-Yield Deposit Account					
\$ 1,000.00 to \$ 24,999.99	1.094%	1.100%	\$1,000	\$1,000	Monthly
\$ 25,000.00 to \$ 49,999.99	1.193%	1.200%			
\$ 50,000.00 to \$ 99,999.99	1.342%	1.350%			
\$ 100,000.00 to \$249,999.99	1.490%	1.500%			
\$ 250,000.00 to \$499,999.99	1.638%	1.650%			
\$ 500,000.00 to \$999,999.99	1.884%	1.900%			
\$ 1,000,000.00 or Higher	2.080%	2.100%			
Health Savings Account					
\$ 0.00 to \$ 999.99	0.200%	0.200%	\$0	\$0	Monthly
\$ 1,000.00 to \$ 2,499.99	0.220%	0.220%			
\$ 2,500.00 to \$ 9,999.99	0.240%	0.240%			
\$ 10,000.00 or Higher	0.260%	0.260%			

+ Must have eStatements and ten (10) combined debit and /or credit card transactions posted to the account each month. If you do not meet the qualifications in any month, the interest will not be paid.

Our Certificate Rates



6640 Bay Road
PO Box 3285
Saginaw, MI 48605
www.wildfirecu.org

PH: 989-249-8200 • FX: 989-497-1707 • TF: 800-227-2328

Effective Date:	Dividend/ Interest Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Dividends Compounded & Credited
03/01/2024 12:01 am Eastern Time Zone					
Certificates of Deposit* ** Account (Regular, IRA, Roth IRA, HSA, Coverdell, Youth)					
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%	\$500	\$500	
36 to 47 months	3.735%	3.800%	**\$100 for Youth CD	**\$100 for Youth CD	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%			

* 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.

** Youth Certificates are available for 6 and 12-month terms. The rate is 0.25% higher than the current 6 or 12-month rate.

***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.