



# Check out our new Certificate Rates

## Dividend Rate Sheet

April 23, 2018

### North Coast Credit Union

1100 Dupont St., Bellingham, WA 98225  
 3250 Northwest Ave., Bellingham WA  
 1410 Riverside Dr., Mount Vernon, WA

5657 Riverside Dr., Ferndale, WA  
 108 N Township St., Sedro-Woolley, WA

	Minimum	Dividend Rate	Annual Percentage Yield
<b>CHECKING AND SAVINGS ACCOUNTS</b>			
FREE Smart Checking	\$0.00 +	0.000%	0.000%
FREE Smart Checking w/ Smart Benefits	\$0.01 - \$1,000	3.832%	3.900%
Interest Bearing Checking	\$0.01 +	0.050%	0.050%
Interest Bearing Checking w/ Smart Benefits	\$0.01 - \$1,000	3.832%	3.900%
Money Market Checking	\$0.01 - \$2,499.00	0.000%	0.000%
	\$2,500.00 - \$9,999.99	0.100%	0.100%
	\$10,000.00 - \$49,999.99	0.100%	0.100%
	\$50,000.00 - \$99,999.99	0.100%	0.100%
	\$100,000.00 +	0.150%	0.150%
Savings	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$9,999.99	0.100%	0.100%
	\$10,000.00 - \$49,999.99	0.100%	0.100%
	\$50,000.00 - \$99,999.99	0.100%	0.100%
	\$100,000.00 +	0.150%	0.150%
Money Market Savings	\$0.01 - \$99.99	0.000%	0.000%
	\$100.00 - \$49,999.99	0.100%	0.100%
	\$50,000 - \$99,999.99	0.100%	0.100%
	\$100,000.00 - \$249,999.9	0.150%	0.150%
	\$250,000.00 +	0.200%	0.200%
Youth Savings (Under 18)	\$0.01 \$4.99	0.000%	0.000%
	\$5.00 +	0.100%	0.100%
Health Savings (must have a HDHP)	\$0.01 +	0.050%	0.050%

Dividends calculated daily and paid monthly.

\*Members qualify for Smart Benefits in 5 Easy Steps. 1) Have a valid eMail address. 2) Use eStatements. At least once a month; 3) Use Direct Deposit. 4) Use a North Coast Debit or Credit Card. 5) Use Bill Pay



## SPECIAL: 37 Month Certificate, \$1,000 Minimum, 2.00% APY

### Dividend Rate Sheet

April 23, 2018

#### North Coast Credit Union

1100 Dupont St., Bellingham, WA 98225  
 3250 Northwest Ave., Bellingham WA  
 1410 Riverside Dr., Mount Vernon, WA

5657 Riverside Dr., Ferndale, WA  
 108 N Township St., Sedro-Woolley, WA

	Minimum	Dividend Rate	Annual Percentage Yield
<b>CERTIFICATES</b>			
12 Month Build a CD	\$25	0.200%	0.20%
12 Month Youth Build a CD ( <i>under 18</i> )	\$25	0.200%	0.20%
3 Month Build a CD ( <i>SEG &amp; Community Builders</i> )	\$250	0.100%	0.10%
3 Month Certificate	\$1,000	0.100%	0.10%
6 Month Certificate	\$1,000	0.300%	0.30%
12 Month Certificate	\$1,000	0.399%	0.40%
18 Month Certificate	\$1,000	0.598%	0.60%
2-Year Certificate	\$1,000	0.797%	0.80%
3-Year Certificate	\$1,000	0.995%	1.00%
4-Year Certificate	\$1,000	1.292%	1.30%
5-Year Certificate	\$1,000	1.982%	2.00%

*Dividends paid monthly*

#### IRA PRODUCTS

Roth IRA / IRA Savings	\$250	0.100%	0.10%
3 Month Roth IRA / IRA Certificate	\$250	0.100%	0.10%
6 Month Roth IRA / IRA Certificate	\$250	0.300%	0.30%
12 Month Roth IRA / IRA Certificate	\$250	0.399%	0.40%
18 Month Roth IRA / IRA Certificate	\$250	0.598%	0.60%
2-Year Roth IRA / IRA Certificate	\$250	0.797%	0.80%
3-Year Roth IRA / IRA Certificate	\$250	0.995%	1.00%
4-Year Roth IRA / IRA Certificate	\$250	1.292%	1.30%
5-Year Roth IRA / IRA Certificate	\$250	1.982%	2.00%

*Dividends paid monthly*

Dividend rates fluctuate depending on market conditions and are subject to change at any time. Early withdrawal penalties apply to Certificates and IRA Certificates. A term of one year or less is penalized 31 days of dividends. A term of over one year is penalized 90 days dividends. Application of this penalty may result in forfeiture of some principal as well as dividends. Accounts are insured up to \$250,000 by NCUA. IRA Accounts are insured separately up to \$250,000 by NCUA.

CD Accounts will automatically renew for the same term at the interest rate in effect on the maturity date. A renewal notice will be sent to you at least 20 days prior to maturity. You will have a grace period of 10 calendar days after the maturity date to select a different term or withdraw the funds without being charged an early withdrawal penalty.