



**SOUTHEASTERN  
CREDIT UNION**

# Dividend Rates

As of November 7, 2018

	<u>Dividend Rate</u>	<u>APY<sup>^</sup></u>
Share Savings (over \$100)	0.45%	0.45%
Checking (over \$2,500)	0.45%	0.45%
IRA Shares (over \$100)	0.45%	0.45%
Club Accounts (over \$100)	0.35%	0.35%
Health Savings Accounts		
\$100—\$10,000	0.45%	0.45%
Over \$10,000	0.60%	0.60%

## Money Market

### SmartChoice MM

\$2,500—\$10,000	0.45%	0.45%
Over \$10,000	0.55%	0.55%

### Performance MM

\$10,000—\$40,000	0.65%	0.65%
Over \$40,000	0.80%	0.80%

## Term Share Certificate<sup>†</sup>

3 Month	0.90%	0.90%
6 Month	1.10%	1.10%
1 Year	1.75%	1.77%
18 Month	1.80%	1.81%
2 Year	1.90%	1.91%
25 Month Special	2.40%	2.43%
3 Year	2.00%	2.02%
37 Month Special	2.55%	2.58%
4 Year	2.40%	2.43%
5 Year	2.45%	2.48%

<sup>^</sup> Annual Percentage Yield. Rates are subject to change without notice.

<sup>†</sup> 3 Month and 6 Month certificate rates are based on a simple dividend calculation. All other certificates are compounded quarterly. A \$500 minimum deposit is required on all certificates.

Please contact the Credit Union for further information on applicable fees and terms.

**NCUA**

Your savings federally insured to at least  
\$250,000 and backed by the full faith and  
credit of the United States Government