



**Rate Schedule**  
**DR = Dividend Rate**  
**APY = Annual Percentage Yield**  
**\* = Minimum balance to earn APY**

January 2019	Minimum Balance*	DR	APY
<b>Savings Account</b> The entire balance will earn the dividend rate for the tier into which the balance falls. Variable rate account / dividends are paid monthly	\$100 to \$2,499.99 \$2,500 to \$19,999.99 \$20,000 to \$49,999.99 \$50,000 to \$79,999.99 \$80,000 or more	0.05% 0.05% 0.07% 0.12% 0.12%	<b>0.05%</b> <b>0.05%</b> <b>0.07%</b> <b>0.12%</b> <b>0.12%</b>
<b>IRA Savings Account (Reg, Roth, Educational)</b> Variable rate account / dividends paid monthly	\$500 or more	0.25%	<b>0.25%</b>
<b>Health Savings Account</b> Variable rate account / dividends are paid monthly Monthly fees could reduce earnings	Must meet eligibility criteria	0.75%	<b>0.75%</b>
<b>Money Market Yield Account</b> The entire balance will earn the dividend rate for the tier into which the balance falls. Variable rate account / dividends are paid monthly	\$2,500 to \$19,999.99 \$20,000 to \$49,999.99 \$50,000 to \$79,999.99 \$80,000 or more	0.10% 0.15% 0.20% 0.25%	<b>0.10%</b> <b>0.15%</b> <b>0.20%</b> <b>0.25%</b>

CERTIFICATES		January 16, 2019 to January 22, 2019					IRA
Term	Dividends are paid monthly. Early withdrawal penalties apply to Certificates.					Certificates	
Minimum Amount	\$1,000	\$10,000	\$25,000	\$50,000	\$100,000	\$1,000	
<b>3 Months</b>	<b>1 10</b>	<b>1 11</b>	<b>1 12</b>	<b>1 13</b>	<b>1 14</b>	<b>1 68 &amp; 70's</b>	
DR	0.150%	0.200%	0.200%	0.250%	0.300%	Roth	
APY	<b>0.15%</b>	<b>0.20%</b>	<b>0.20%</b>	<b>0.25%</b>	<b>0.30%</b>	<b>12-60 Mths</b>	
<b>6 Months</b>	<b>1 15</b>	<b>1 16</b>	<b>1 17</b>	<b>1 18</b>	<b>1 19</b>	<b>1 69 &amp; 80's</b>	
DR	0.250%	0.300%	0.300%	0.349%	0.399%	Educational	
APY	<b>0.25%</b>	<b>0.30%</b>	<b>0.30%</b>	<b>0.35%</b>	<b>0.40%</b>	<b>12-60 Mths</b>	
<b>12 Months</b>	<b>1 20</b>	<b>1 21</b>	<b>1 22</b>	<b>1 23</b>	<b>1 24</b>	<b>1 61, 68, 69</b>	
DR	0.896%	0.995%	0.995%	1.045%	1.094%	1.094%	
APY	<b>0.90%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.05%</b>	<b>1.10%</b>	<b>1.10%</b>	
<b>18 Months</b>	<b>1 25</b>	<b>1 26</b>	<b>1 27</b>	<b>1 28</b>	<b>1 29</b>	<b>1 62, 72, 82</b>	
DR	0.896%	0.995%	0.995%	1.045%	1.094%	1.094%	
APY	<b>0.90%</b>	<b>1.00%</b>	<b>1.00%</b>	<b>1.05%</b>	<b>1.10%</b>	<b>1.10%</b>	
<b>24 Months</b>	<b>1 30</b>	<b>1 31</b>	<b>1 32</b>	<b>1 33</b>	<b>1 34</b>	<b>1 63, 73, 83</b>	
DR	1.391%	1.490%	1.490%	1.539%	1.588%	1.588%	
APY	<b>1.40%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.55%</b>	<b>1.60%</b>	<b>1.60%</b>	
<b>30 Months</b>	<b>1 35</b>	<b>1 36</b>	<b>1 37</b>	<b>1 38</b>	<b>1 39</b>	<b>1 64, 74, 84</b>	
DR	1.391%	1.490%	1.490%	1.539%	1.588%	1.588%	
APY	<b>1.40%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.55%</b>	<b>1.60%</b>	<b>1.60%</b>	
<b>36 Months</b>	<b>1 40</b>	<b>1 41</b>	<b>1 42</b>	<b>1 43</b>	<b>1 44</b>	<b>1 65, 75, 85</b>	
DR	1.391%	1.490%	1.490%	1.539%	1.588%	1.588%	
APY	<b>1.40%</b>	<b>1.50%</b>	<b>1.50%</b>	<b>1.55%</b>	<b>1.60%</b>	<b>1.60%</b>	
<b>48 Months</b>	<b>1 45</b>	<b>1 46</b>	<b>1 47</b>	<b>1 48</b>	<b>1 49</b>	<b>1 66, 76, 86</b>	
DR	1.440%	1.539%	1.539%	1.588%	1.638%	1.638%	
APY	<b>1.45%</b>	<b>1.55%</b>	<b>1.55%</b>	<b>1.60%</b>	<b>1.65%</b>	<b>1.65%</b>	
<b>60 Months</b>	<b>1 50</b>	<b>1 51</b>	<b>1 52</b>	<b>1 53</b>	<b>1 54</b>	<b>1 67, 77, 87</b>	
DR	1.785%	1.884%	1.884%	1.933%	1.982%	1.982%	
APY	<b>1.80%</b>	<b>1.90%</b>	<b>1.90%</b>	<b>1.95%</b>	<b>2.00%</b>	<b>2.00%</b>	

See other side of this sheet for terms and conditions applicable to each account type.

Rates as of January 2019. Rates are subject to change without prior notice.

Please call for current rate information or visit SanFranciscoFCU.com. Federally insured by the NCUA.