



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

| January 2022   | Minimum Balance*               | DR     | APY           |
|--|--------------------------------|--------|---------------|
| <b>Savings Account</b><br><br>The entire balance will earn the dividend rate for the tier into which the balance falls.<br>Variable rate account / dividends are paid monthly            | \$100 to \$2,499.99            | 0.015% | <b>0.015%</b> |
|  | \$2,500 to \$19,999.99         | 0.015% | <b>0.015%</b> |
|  | \$20,000 to \$49,999.99        | 0.015% | <b>0.015%</b> |
|  | \$50,000 to \$79,999.99        | 0.025% | <b>0.025%</b> |
|  | \$80,000 or more               | 0.025% | <b>0.025%</b> |
| <b>IRA Savings Account (Reg, Roth, Educational)</b><br>Variable rate account / dividends paid monthly  | \$500 or more                  | 0.150% | <b>0.150%</b> |
| <b>Health Savings Account</b><br>Variable rate account / dividends are paid monthly<br>Monthly fees could reduce earnings  | Must meet eligibility criteria | 0.250% | <b>0.250%</b> |
| <b>Money Market Yield Account</b><br><br>The entire balance will earn the dividend rate for the tier into which the balance falls.<br>Variable rate account / dividends are paid monthly | \$2,500 to \$19,999.99         | 0.015% | <b>0.015%</b> |
|  | \$20,000 to \$49,999.99        | 0.025% | <b>0.025%</b> |
|  | \$50,000 to \$79,999.99        | 0.050% | <b>0.050%</b> |
|  | \$80,000 or more               | 0.050% | <b>0.050%</b> |

| CERTIFICATES     |   | January 19, 2022 to January 25, 2022 |              |              |              |                        | 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               | 0.050%  | 0.050%                               | 0.050%       | 0.050%       | 0.050%       | <b>Roth</b>            |     |
| APY              | <b>0.05%</b>  | <b>0.05%</b>                         | <b>0.05%</b> | <b>0.05%</b> | <b>0.05%</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               | 0.100%  | 0.100%                               | 0.100%       | 0.100%       | 0.100%       | <b>Educational</b>     |     |
| APY              | <b>0.10%</b>  | <b>0.10%</b>                         | <b>0.10%</b> | <b>0.10%</b> | <b>0.10%</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               | 0.200%  | 0.200%                               | 0.200%       | 0.200%       | 0.200%       | 0.200%                 |     |
| APY              | <b>0.20%</b>  | <b>0.20%</b>                         | <b>0.20%</b> | <b>0.20%</b> | <b>0.20%</b> | <b>0.20%</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               | 0.200%  | 0.200%                               | 0.200%       | 0.200%       | 0.200%       | 0.200%                 |     |
| APY              | <b>0.20%</b>  | <b>0.20%</b>                         | <b>0.20%</b> | <b>0.20%</b> | <b>0.20%</b> | <b>0.20%</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               | 0.250%  | 0.250%                               | 0.250%       | 0.250%       | 0.250%       | 0.250%                 |     |
| APY              | <b>0.25%</b>  | <b>0.25%</b>                         | <b>0.25%</b> | <b>0.25%</b> | <b>0.25%</b> | <b>0.25%</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               | 0.250%  | 0.250%                               | 0.250%       | 0.250%       | 0.250%       | 0.250%                 |     |
| APY              | <b>0.25%</b>  | <b>0.25%</b>                         | <b>0.25%</b> | <b>0.25%</b> | <b>0.25%</b> | <b>0.25%</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               | 0.349%  | 0.349%                               | 0.349%       | 0.349%       | 0.349%       | 0.349%                 |     |
| APY              | <b>0.35%</b>  | <b>0.35%</b>                         | <b>0.35%</b> | <b>0.35%</b> | <b>0.35%</b> | <b>0.35%</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               | 0.449%  | 0.449%                               | 0.449%       | 0.449%       | 0.449%       | 0.449%                 |     |
| APY              | <b>0.45%</b>  | <b>0.45%</b>                         | <b>0.45%</b> | <b>0.45%</b> | <b>0.45%</b> | <b>0.45%</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               | 0.549%  | 0.549%                               | 0.549%       | 0.549%       | 0.549%       | 0.549%                 |     |
| APY              | <b>0.55%</b>  | <b>0.55%</b>                         | <b>0.55%</b> | <b>0.55%</b> | <b>0.55%</b> | <b>0.55%</b>           |     |

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

Rates as of January 2022. Rates are subject to change without prior notice.

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