

**WATCH YOUR MONEY
GROW AT KAIPERM**

**12 Month CD
earns 4.90%**

\$25,000 minimum required balance
Available for Direct Advantage accounts

**16 Month CD
earns 4.75%**

\$25,000 minimum required balance
Available for Direct Advantage and non-Direct Advantage accounts

**High Yield Money
Market earns
3.10%**

\$100,000 minimum required balance
HYMM rate can change monthly

**Call us to open an
account today!**



	"DA" rate/APY*	Non-"DA" rate/APY*	Minimum Balance	Dividends Paid
3-Month Certificate of Deposit (CD)	0.50%/0.50%	0.40%/0.40%	\$1,000	At Maturity
6-Month Certificate of Deposit (CD)	1.30%/1.30%	1.05%/1.05%	\$1,000	At Maturity
7-Month Certificate of Deposit (CD)	5.10%/5.15%	N/A	\$25,000	At Maturity
1-Year Certificate of Deposit (CD)	3.75%/3.75%	1.10%-1.10%	\$1,000	At Maturity
2-Year Certificate of Deposit (CD)	1.70%/1.70%	1.40%/1.40%	\$1,000	Annually
3-Year Certificate of Deposit (CD)	2.00%/2.00%	1.70%/1.70%	\$1,000	At Maturity
Money Market Acct	0.30%	0.20%	\$2,500	Monthly
High Yield Money Market Acct	0.50%	0.30%	\$15,000	Monthly
High Yield Money Market Acct	0.70%	0.70%	\$50,000	Monthly
Education Savings Account	4.50%	4.50%	\$5.00	Monthly

- Annual Percentage Yield (APY) is the same as stated rate unless otherwise noted.
- Your savings are federally insured up to \$250,000.00 by the National Credit Union Administration, a U.S. Government agency.
 - Your Board of Directors sets dividend rates each month. Rates may change at any time.
 - 16-Month Certificate is based on a 480-day term.