



Dividend Rate Schedule

Effective Date: **October 29, 2024**

	Rate Type	Minimum Opening Balance	Minimum Earning Balance	Stated Dividend Rate	Annual Percent Yield (APY)
Share Savings - Savings Account					
Regular	Variable	\$25	\$25	0.10%	0.10%
Youth	Variable	\$25	\$25	0.10%	0.10%
IRA Accounts - Including Youth					
Traditional IRA	Variable	\$25	\$25	0.10%	0.10%
Roth IRA	Variable	\$25	\$25	0.10%	0.10%
Coverdell (ESA) IRA	Variable	\$25	\$25	0.10%	0.10%
Share Draft - Checking Accounts					
Free Checking	N/A	\$5	N/A	N/A	N/A
Youth - Free Checking	N/A	\$5	N/A	N/A	N/A
Money Market Account¹					
Tier 1	Variable	\$2,500	\$2,500	1.00%	1.00%
Term Share Certificates					
3 Month Share Certificate	Fixed	\$500	\$500	2.50%	2.52%
6 Month Share Certificate	Fixed	\$500	\$500	2.75%	2.78%
12 Month Share Certificate	Fixed	\$500	\$500	3.50%	3.55%
24 Month Share Certificate	Fixed	\$500	\$500	3.25%	3.29%
36 Month Share Certificate	Fixed	\$500	\$500	3.00%	3.03%
48 Month Share Certificate	Fixed	\$500	\$500	3.00%	3.03%
Term IRA Certificate - Traditional, Roth, and Coverdell (ESA) Term IRA Certificates					
6 Month Term IRA Certificate	Fixed	\$500	\$500	2.75%	2.78%
12 Month Term IRA Certificate	Fixed	\$500	\$500	3.50%	3.55%
24 Month Term IRA Certificate	Fixed	\$500	\$500	3.25%	3.29%
36 Month Term IRA Certificate	Fixed	\$500	\$500	3.00%	3.03%
48 Month Term IRA Certificate	Fixed	\$500	\$500	3.00%	3.03%
Youth Roth IRA and Youth ESA Term IRA Certificate					
12 Month IRA Certificate	Fixed	\$500	\$500	3.50%	3.55%

¹ This is a variable rate account. The dividend rates and APY may change monthly. There are no limitations on the amount the dividend rate may change. Minimum Opening Balance and Minimum Earning Balance represent the minimum deposit balance required to earn the corresponding stated dividend rate. Should the deposit balance move from one tier to another, the corresponding stated dividend rates of those given tiers will be applied to calculate the dividends paid using the average daily balance method. Dividends will be compounded monthly and credited monthly. Money Market Accounts may be subject to fees and charges. Your savings federally insured to at least \$250,000 by the National Credit Union Share Insurance Fund, administered by the NCUA and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.

This Dividend Rate Schedule discloses rates applicable to all share deposit accounts offered by Mirastar Federal Credit Union. Supplied as a supplement to the Truth-in-Savings Disclosure, it reflects updates regarding minimum par values as well as minimum dividend earning balances associated with the deposit account types listed. For the purpose of this disclosure, the dividend rate and annual percentage stated for the term accounts listed were offered within the most recent seven calendar days and were accurate as of the above date. Fees may reduce the earnings on the account if there are maintenance or activity fees associated with the account. A penalty may be imposed for early withdrawal. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency. Please call (408) 282-0700 to obtain the most current rate information.