

Business Account Rate Sheet



The following dividend rates, yields and minimum balances apply to business accounts. Please refer to the Business Member Handbook for additional account information.

	BALANCE TIERS	DIVIDEND RATE	APY	EFFECTIVE DATE
BUSINESS SAVINGS (SHARE) ACCOUNTS				
TIERED EARNINGS	\$25.00-\$2,499.99	0.200%	0.20%	07-01-2020
•\$25.00 minimum balance to open, maintain account and earn dividends.	\$2,500.00 and above	0.200%	0.20%	07-01-2020
BUSINESS MONEY MARKET PLUS ACCOUNTS				
TIERED EARNINGS	\$0.01-\$2,499.99	0.000%	0.00%	01-01-2001
•\$2,500.00 minimum balance to open account and earn dividends. \$0.01 minimum balance to maintain account.	\$2,500.00-\$24,999.99	0.499%	0.50%	09-01-2022
	\$25,000.00-\$49,999.99	0.847%	0.85%	10-01-2022
•For balances of \$50,000 and up, receive a boost rate of 0.10% with a Tech CU Business Interest Checking Account.	\$50,000.00-\$99,999.99	0.995%	1.00%	10-01-2022
	\$100,000.00-\$149,999.99	1.243%	1.25%	10-01-2022
	\$150,000.00-\$299,999.99	1.490%	1.50%	10-01-2022
	\$300,000.00-\$499,999.99	1.490%	1.50%	10-01-2022
	\$500,000.00-\$999,999.99	1.588%	1.60%	10-01-2022
	\$1,000,000.00 and above	1.785%	1.80%	10-01-2022
	ACCOUNT TYPES	DIVIDEND RATE	APY	EFFECTIVE DATE
BUSINESS CHECKING (SHARE DRAFT) ACCOUNTS				
•\$100.00 minimum balance to open a Business Checking Account. •\$0.01 minimum balance required to earn dividends on Business Interest Checking Accounts.	Basic Checking	(n/a)	(n/a)	(n/a)
	Interest Checking	0.100%	0.10%	07-01-2020

GENERAL INFORMATION:

APY means annual percentage yield. Unless otherwise noted, (a) accounts have variable rates, meaning the rate can change at any time at the discretion of the Tech CU Board of Directors after the account is opened and (b) rates are accurate as of the most recent dividend declaration date and subject to change. Certificate rates are accurate as of the effective date of this disclosure and are subject to change at any time. Call (408) 451-9111 or (800) 553-0880 for current rates. Fees may reduce earnings on all account types that earn dividends. When a Certificate is opened, the rate is fixed for the term of the Certificate. Early withdrawal penalties apply to Certificates. Ask a Tech CU representative for information about federal insurance on accounts with balances in excess of \$250,000.00.

Technology Credit Union accounts are federally insured to at least \$250,000.00 by the National Credit Union Administration, a U.S. Government agency.

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	TERMS	DIVIDEND RATE	APY	EFFECTIVE DATE
BUSINESS FLEXTIME CERTIFICATES •\$1,000.00 minimum balance to open a Business Flexitime Certificate.	3 to 5 months	2.231%	2.25%	04-01-2023
	6 to 8 months	2.485%	2.50%	04-01-2023
	9 to 11 months	2.741%	2.75%	04-01-2023
	10 months	4.483%	4.50%	04-01-2023
	12 to 17 months	3.455%	3.50%	04-01-2023
	15 months **	4.571%	4.65%	02-01-2023
	18 to 23 months	3.455%	3.50%	04-01-2023
	18 month Raise My Rate*	3.455%	3.50%	04-01-2023
	24 to 35 months	3.455%	3.50%	04-01-2023
	24 month Raise My Rate*	3.455%	3.50%	04-01-2023
	36 to 47 months	3.455%	3.50%	04-01-2023
	48 to 59 months	3.455%	3.50%	04-01-2023
	60 months	3.601%	3.65%	11-01-2022
BUSINESS JUMBO CERTIFICATES •\$95,000.00 minimum balance to open a Business Jumbo Certificate.	14 to 29 days	0.300%	0.30%	08-24-2022
	1 month	0.349%	0.35%	08-24-2022
	2 months	0.449%	0.45%	08-24-2022
	3 to 5 months	2.231%	2.25%	04-01-2023
	6 to 8 months	2.485%	2.50%	04-01-2023
	9 to 11 months	2.731%	2.75%	04-01-2023
	10 months	4.483%	4.50%	04-01-2023
	12 to 17 months	3.455%	3.50%	04-01-2023
	18 to 23 months	3.455%	3.50%	04-01-2023
	18 month Raise My Rate*	3.455%	3.50%	04-01-2023
	24 to 35 months	3.455%	3.50%	04-01-2023
	24 month Raise My Rate*	3.455%	3.50%	04-01-2023
	36 to 47 months	3.455%	3.50%	04-01-2023
	48 to 59 months	3.455%	3.50%	04-01-2023
60 months	3.601%	3.65%	11-01-2022	

*Product not available for IRA Certificates.

**Annual Percentage Yield is accurate as of 2/1/2023 and may change at any time. APY is available to Tech CU members who deposit and maintain a minimum of \$1000 of "new to Tech CU" money into a new Certificate account, meaning the total deposit must come from a source external to Tech CU. No maximum deposit applies. Penalties will be imposed for early withdrawals. See Tech CU's Truth in Savings Account Disclosure for more details.

For Certificates with terms of six months or longer, you may elect to have dividends post to a Tech CU Savings or Checking Account monthly instead of having the dividends post to the Certificate quarterly (in the case of Certificates with terms of one year or longer) or at maturity (in the case of Certificates with terms of less than one year). If dividends post to a Savings or Checking Account instead of the Certificate, they will not compound.