



203 S. Dakota St. • Aberdeen, SD 57401 • www.hcpfcu.coop
605.725.0900 (Main) • 605.725.0899 (Fax) • 605.725.0888 (voiceteller)

Certificate Rates

\$100 Minimum. Penalty for Early withdrawal.

Aggregate account balance is the total balance of your shares, drafts, and certificates.

	APY	APY	APY	APY	
<u>TERM</u>	Base Rate (Under \$10,000)	Individual Certificate of \$10,000	Any amount but aggregate balance to \$25K	Any amount but aggregate balance to \$50K	Type (CU Use)
6 mo	0.65%	0.70%	0.75%	0.80%	6
12 mo	1.15%	1.20%	1.25%	1.30%	12
18 mo	1.40%	1.45%	1.50%	1.55%	18
24 mo	1.65%	1.70%	1.75%	1.80%	24
30 mo	1.65%	1.70%	1.75%	1.80%	30
36 mo	1.65%	1.70%	1.75%	1.80%	36
60 mo**	1.95%	2.00%	2.05%	2.10%	49
Jumbo (200K+)	-	-	-	-	48
<u>IRA Rates</u>					
6 mo IRA	0.90%	0.95%	1.00%	1.05%	52
12 mo IRA	1.40%	1.45%	1.50%	1.55%	50
18 mo IRA	1.65%	1.70%	1.75%	1.80%	51
24 mo IRA	1.90%	1.95%	2.00%	2.05%	53
30 mo IRA	1.90%	1.95%	2.00%	2.05%	54
36 mo IRA	1.90%	1.95%	2.00%	2.05%	55
60 mo IRA**	2.20%	2.25%	2.30%	2.35%	60
Jumbo IRA (200k+)	-	-	-	-	57

** 60 month includes an option to increase rate once during term

In-House Specials

•\$500 minimum. Penalty for early withdrawal.

•No increases available based on amount of certificate.

<u>Term</u>	<u>Rate</u>	<u>APY</u>	<u>Type (CU Use)</u>
9 month	0.99%	0.99%	1
27 month	2.07%	2.07%	27
9 mo IRA	1.24%	1.24%	56
27 mo IRA	2.32%	2.32%	62

