

# Truth in Savings Rate Schedule

The rates contained on our website ([www.rbfcu.org](http://www.rbfcu.org)) are accurate as of today's date or call the Member Service Center at 210-945-3300.

Account Dividend Rate <sup>1</sup>	Dividend Rate	Annual Percentage Yield (APY) <sup>1</sup>	Minimum Balance Requirements
<b>Savings Account</b>	0.00%	0.00%	\$1 to open <sup>2</sup>
<b>Checking Account</b> (Including Really Free Checking and Business Checking)	0.00%	0.00%	None
<b>RBFCU Classic Money Market Account</b> \$2,500 to \$24,999.99 \$25,000 to \$74,999.99 \$75,000 to \$149,999.99 \$150,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	\$2,500 to open and earn the APY <sup>3</sup> Tiered-rate account <sup>4</sup>
<b>RBFCU Choice Money Market Account</b> \$2,500 to \$10,000 \$10,000.01 to \$25,000 \$25,000.01 and greater	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	\$2,500 to open and earn the APY <sup>3</sup> Blended tiered-rate account <sup>5</sup> Limit one account per primary owner <sup>6</sup> \$2,500 minimum balance requirement <sup>7</sup>
<b>IRA Savings</b> \$5 to \$24,999.99 \$25,000 to \$74,999.99 \$75,000 to \$149,999.99 \$150,000 and greater	0.00%	0.00%	\$1 to open and earn the APY Tiered-rate account <sup>4</sup>
<b>Certificates and IRA Certificates</b> (Including Traditional and Roth IRA Certificates)			
<b>6 to 11 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	\$1,000 to open and earn the APY Tiered-rate account <sup>4</sup>
<b>12 to 23 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	
<b>24 to 35 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	
<b>36 to 47 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	
<b>48 to 59 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	
<b>60 to 71 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	
<b>72 to 83 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	
<b>84 months</b> \$1,000 to \$4,999.99 \$5,000 to \$19,999.99 \$20,000 to \$74,999.99 \$75,000 and greater	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	

<sup>1</sup>For all Accounts except Certificate Accounts, the rates above reflect the dividend rates and APYs as of the last dividend declaration date. For Certificate Accounts, the rates and APYs are accurate as of today. Rates are subject to change at any time. Please refer to the Truth in Savings Account Disclosure for more information.

<sup>2</sup>Minimum balance required to open the Account. You must maintain the minimum opening balance at all times to keep the Account open, maintain your RBFCU membership and receive Credit Union services.

<sup>3</sup>Minimum balance required to open the Account. You must maintain the minimum opening balance at all times to continue earning the current Money Market products dividend rate. If at any time your daily balance for the period falls below \$2,500, your account will automatically revert to the current Savings account dividend rate.

<sup>4</sup>You must maintain the disclosed minimum daily balance in your Account to obtain the Annual Percentage Yield. The dividend rate corresponding to the average daily balance of the Account for the period will be paid on the entire balance of the Account.

<sup>5</sup>Each tier of your total RBFCU Choice Money Market balance adds up to a blended Annual Percentage Yield (APY)

<sup>6</sup>RBFCU Choice Money Market accounts are limited to one per member as the primary owner. A member may be joint on multiple RBFCU Choice Money Market accounts.

<sup>7</sup>RBFCU Choice Money Market account requires a minimum balance of \$2,500. Earn the first tier on the entire balance up to \$10,000 when the minimum balance is maintained.