



Nova CU RATE SCHEDULE – SAVINGS AND CHECKING ACCOUNTS

Effective January 1, 2017

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance To Avoid A Service Fee	Minimum Balance To Earn The Stated APY	Balance Method	See T-I-S Disclosure Section 6
Savings Account	.05/.05	Quarterly	Quarterly	Quarterly (calendar)	\$25.00	---	\$25.00	Daily Balance	Account transfer and withdrawal limitations apply
	.15/.15						\$2,500.00		
	.25/.25						\$25,000.00 +		
Money Market Account	.25/.25	Monthly	Monthly	Monthly (calendar)	\$500.00	---	\$500.00	Daily Balance	Account transfer and withdrawal limitations apply
	.40/.40						\$100,000.00 +		
Secure Checking Account	.05/.05	Monthly	Monthly	Monthly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Business Checking Account	.05/.05	Monthly	Monthly	Monthly (calendar)	---	\$1,500.00	---	Daily Balance	Account transfer and withdrawal limitations apply
Savings Club Account	.05/.05	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
IRA <small>(Traditional, Roth, Educational)</small>	.25/.25	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
	.45/.45						\$5,000.00		
	.65/.65						\$30,000.00		
	.70/.70						\$100,000.00 +		
Nova RATE SCHEDULE - CERTIFICATE ACCOUNTS Effective 3/1/18									
6 Month CD	.35/.35	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	---	\$500.00	Daily Balance	Additional Deposits- Not allowed Withdrawals - Allowed (see Fee Schedule) Renewable - Automatically Renewable
	.40/.40						\$10,000.00		
	.45/.45						\$50,000.00 +		
12 Month CD	.45/.45	Quarterly	Quarterly	Quarterly (calendar)	\$500.00	---	\$500.00	Daily Balance	
	.55/.55						\$10,000.00		
	.65/.65						\$50,000.00 +		
24 Month CD	1.20/1.21	Quarterly	Quarterly	Quarterly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	
36 Month CD	1.50/1.51	Quarterly	Quarterly	Quarterly (calendar)	\$1,000.00	---	\$1,000.00	Daily Balance	

The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated. If you have any questions or require current rate and fee information on your accounts, please call the credit union at 800-865-0445.