

# LCRA CREDIT UNION DIVIDEND AND INTEREST RATES 10/01/17

Power Checking Rate is accurate and effective 08/01/17. Membership/Regular/Kids Club Share Accounts & IRA Share Account Rates are accurate as of the last Dividend Declaration Date and effective 06/30/17. Christmas Club Account Rate is accurate as of the last Dividend Declaration Date and effective 06/30/17.	Membership/ Regular/Kids Club Share Accts*	Power Checking*	Christmas Club*	IRA Shares*
<b>Dividends/Interest</b>	<b>Dividends</b>	<b>Interest</b>	<b>Dividends</b>	<b>Dividends</b>
Dividend/Interest Rate/Annual Percentage Yield	0.05%/0.05%	0.05%/0.05%	0.05%/0.05%	.25%/.25%
Dividends/Interest Compounding	Monthly	Monthly	Monthly	Monthly
Dividends/Interest Credited	Quarterly	Monthly	Monthly	Quarterly
Required Minimum Balance to Earn Stated APY	\$300.00- Regular and Membership \$5.00-Kids Club	\$1000.00	\$5.00	No Min
Minimum Opening Deposit	\$5.00 Membership \$5.00-Kids Club and Regular	\$50.00	\$5.00	No Min
<b>Term Certificate Effective Date:</b>	<b>6 Month** Regular or IRA</b>	<b>12 Month** Regular or IRA</b>	<b>18 Month** Regular or IRA</b>	<b>24 Month** Regular or IRA</b>
Interest Rate/Annual Percentage Yield	.40%/.40%	.50%/.50%	.70%/.70%	.90%/.90%
Interest Compounding	Monthly	Quarterly	Quarterly	Quarterly
Interest Credited	Monthly	Quarterly	Quarterly	Quarterly
Minimum Opening Deposit	\$500.00	\$500.00	\$500.00	\$500.00
<b>Nature of Dividends: Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.</b>				
<b>Dividends are calculated by the Average Daily Balance method, which applies a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.</b>				

**Truth In Savings Disclosure and Service Charge Schedule available upon request.**

**Your accounts are subject to certain fees set forth on our service charge schedule. Fees could reduce the earnings on the account.**

**Member accounts in the LCRA Credit Union are federally insured by the National Credit Union Administration.**

**\*Variable Rates - The rate may change after the account is opened on share accounts, checking accounts, Christmas Club, and IRA Share Accounts.**

**\*\*A penalty may be imposed for early withdrawal from term share certificates.**

**For More Information Call 737-212-0030**

**or**

**Write P.O. Box 19138, Austin, Texas 78760**