

## BUSINESS MEMBER SERVICES

Workers understands every business is different. That's why we have an array of business banking features for whatever your business needs — from business checking and small business loans to business savings accounts and money market accounts. Workers knows your business is your life...and we aim to make your life easier.

- SBA lender
- Commercial Real Estate Loans
- Business Lines of Credit & Accelerator Loans
- 72-hour loan decisions
- Full cash management services

## IT'S ABOUT BEING HERE FOR YOU.

Workers understands life is hectic enough without having to do banking. That's why Workers helps make your life convenient with:

- Digital Banking with Bill Pay
- Deposit checks with your phone
- iPhone®, iPad® and Android™ Apps
- Apple Pay & Samsung Pay
- Smartwatch Banking
- 50,000+ surcharge-free ATMs\*
- 5,000+ shared branches nationwide\*\*

\*Other institutions may charge a fee

\*\*In other words, you can do your banking at other credit unions

Learn more and find your nearest branch.



[www.wcu.com/locations](http://www.wcu.com/locations)



800.221.4020



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\*Annual Percentage Yield (APY). Substantial penalty for early withdrawal may apply. APY assumes interest remains on deposit and any withdrawal will reduce earnings. Fees may also reduce earnings. Please see our "Fee Schedule" for specifics. Workers Credit Union membership required; Membership established by opening a \$5 membership savings account. \$5 minimum balance required except: Money Markets require \$1,000; CDs require \$500; IRA Certificates require \$1,000 minimum balance to open. Simple interest paid at maturity. Rates subject to change without notice unless otherwise noted. Offers may be withdrawn at any time.



**WORKERS**  
CREDIT UNION

Banking that works.



EFFECTIVE APRIL 19, 2019

## DEPOSIT RATES

HOME OF THE



[givebackcalculator.com](http://givebackcalculator.com)

60 MONTH CD

**2.48%** APY\*

- Minimum deposit to open and earn this rate is \$500
- Minimum deposit to open and earn this rate for IRAs is \$1,000

OPEN YOURS TODAY!

Please see reverse for additional information on terms and conditions.



**WORKERS**  
CREDIT UNION

Banking that works.

# DEPOSIT RATES AS OF APRIL 19, 2019

Personal & Business Savings <sup>1,3,5</sup>	Minimum Daily Balance To Earn Interest	Rate	APY*	Minimum Amount To Open
Share Savings.....	\$50.....	0.10%.....	0.10%.....	\$5.....
IRA Savings (Statement Only).....	\$50.....	0.10%.....	0.10%.....	\$5.....
Club Savings.....	\$5.....	0.10%.....	0.10%.....	\$5.....
Business Savings.....	\$50.....	0.10%.....	0.10%.....	\$5.....
Business Premium Savings.....	\$50-\$999.99.....	0.20%.....	0.20%.....	\$5.....
	\$1,000-\$49,999.99.....	0.40%.....	0.40%.....	\$5.....
	\$50,000 or more.....	0.60%.....	0.60%.....	\$5.....
Student Savings.....	\$25.....	0.75%.....	0.75%.....	\$5.....
Big Picture Savings (Statement Only) <sup>7</sup> .....	\$50-\$999.99.....	0.10%.....	0.10%.....	\$5.....
	\$1,000-\$49,999.99.....	0.30%.....	0.30%.....	\$5.....
	\$50,000 or more.....	0.40%.....	0.40%.....	\$5.....
cuSave Online Savings <sup>12</sup> .....	\$50.....	1.00%.....	1.01%.....	\$500.....

## Personal & Business Money Market<sup>1,3,5</sup>

Personal Money Market Statement.....	\$50-\$9,999.99.....	0.20%.....	0.20%.....	\$1,000.....
	\$10,000-\$49,999.99.....	0.25%.....	0.25%.....	\$1,000.....
	\$50,000 or more.....	0.30%.....	0.30%.....	\$1,000.....
Workers Money Market Checking.....	\$50.00-\$9,999.99.....	0.40%.....	0.40%.....	\$1,000.....
	\$10,000-\$25,000.....	0.90%.....	0.90%.....	\$1,000.....
	\$25,001-\$100,000.....	1.00%.....	1.01%.....	\$1,000.....
	\$100,000.01 or more.....	1.10%.....	1.11%.....	\$1,000.....
Business Money Market Statement.....	\$50-\$999.99.....	0.20%.....	0.20%.....	\$1,000.....
	\$1,000-\$9,999.99.....	0.20%.....	0.20%.....	\$1,000.....
	\$10,000-\$49,999.99.....	0.25%.....	0.25%.....	\$1,000.....
	\$50,000 or more.....	0.30%.....	0.30%.....	\$1,000.....

## Personal Checking<sup>1,3,5</sup>

High Interest <sup>10,11</sup> .....	\$0-\$25,000.00.....	1.74%.....	1.75%.....	\$5.....
	\$25,000.01 or more.....	0.40%.....	0.40%.....	\$5.....
Simple Checking & Free Checking.....	\$0.....	0.00%.....	0.00%.....	\$5.....

## Business Checking<sup>6</sup>

Business Checking.....	n/a.....	0.10%.....	0.10%.....	\$5.....
Business Relationship Checking.....	n/a.....	0.00%.....	0.00%.....	\$5.....
Commercial Checking <sup>9</sup> .....	n/a.....	0.00%.....	0.00%.....	\$5.....
Non Profit Checking.....	n/a.....	0.00%.....	0.00%.....	\$5.....

## CD and IRA Rates For Consumer and Business<sup>2,3,5</sup>

Workers' CD rates allow us to better serve our members wishing to establish and build a long-term relationship with the Credit Union. As member-owners, you deserve the best market rates for long-term CD commitments and banking that works.

### Workers' CD Rates<sup>†</sup>

Term	Tier 1, \$500 - \$24,999.99		Tier 2, \$25,000 or more		Term	Tier 1, \$500 - \$24,999.99		Tier 2, \$25,000 or more	
	Rate	APY*	Rate	APY*		Rate	APY*	Rate	APY*
3-Month <sup>4,8</sup> .....	1.00%.....	1.00%	1.10%.....	1.10%	24-Month <sup>1</sup> .....	2.20%.....	2.22%	2.30%.....	2.33%
6-Month <sup>4</sup> .....	1.75%.....	1.75%	1.85%.....	1.85%	36-Month <sup>1</sup> .....	2.30%.....	2.33%	2.40%.....	2.43%
12-Month <sup>1</sup> .....	2.10%.....	2.12%	2.20%.....	2.22%	48-Month <sup>1</sup> .....	2.35%.....	2.38%	2.45%.....	2.48%
18-Month <sup>1</sup> .....	2.20%.....	2.22%	2.30%.....	2.33%	60-Month <sup>1</sup> .....	2.45%.....	2.48%	2.50%.....	2.53%

<sup>†</sup>Rates subject to change without notice unless otherwise noted. Offers may be withdrawn at any time. Workers Credit Union membership required. \*Annual Percentage Yield (APY). Effective April 1, 2019. Please refer to your CD account disclosure for more information. <sup>1</sup>Interest compounded daily and paid monthly. Fees could reduce the earnings on these accounts. <sup>2</sup>Substantial penalty for early withdrawal may apply. <sup>3</sup>APY assumes interest remains on deposit and any withdrawal will reduce earnings. Fees may also reduce earnings. Please see our "Fee Schedule" for specifics. <sup>4</sup>Simple interest paid at maturity. <sup>5</sup>\$5 minimum balance required to open except: cuSave Online Savings require \$500; Money Markets require \$1,000; CDs require \$500; IRA Certificates require \$1,000 minimum balance to open. <sup>6</sup>See our Business Deposit Account Agreement for terms and conditions. <sup>7</sup>Personal accounts only. <sup>8</sup>Available only for CDs, not available for IRA Certificates. <sup>9</sup>The Earnings Credit Allowance is 2.38% for April 2019, based on 90-day T-bill rates set on the first Tuesday of the month. <sup>10</sup>This rate only applies to the first \$25,000. Balances over \$25,000 earn an APY of 0.40%. <sup>11</sup>When monthly requirements are not met each monthly statement cycle, the base rate of 0.10% APY will apply to the entire balance for the statement cycle. <sup>12</sup>cuSave Online Savings can be opened online or in a branch, \$500.00 minimum to open, To earn the higher interest rate for the cuSave online savings you must sign up and maintain eStatements and a minimum daily balance of \$50.00. If requirement is not met each monthly statement cycle the base rate of 0.10% APY will apply to the entire balance of the statement cycle.