

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

Rates are subject to change at any time unless otherwise noted. Offer may be withdrawn at any time. You must be a member of Workers Credit Union. Membership established by opening a \$5.00 membership savings account. *CD Special of 3.05% Annual Percentage Yield (APY). Term is 47 months. Effective 2/7/2019. Interest compounded daily and paid monthly. CDs require a \$500 minimum balance to open and IRA Certificates require \$1,000 minimum balance to open. Penalty for early withdrawal may apply. Fees could reduce earnings and the principal balance on these accounts. APY assumes interest remains on deposit and any withdrawal will reduce earnings. Please see our "Fee Schedule" for specifics. Please refer to your CD account disclosure for more information.

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



800.221.4020



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facebook.com/workerscu



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@workerscu

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EFFECTIVE FEBRUARY 8, 2019

DEPOSIT RATES

HOME OF THE



givebackcalculator.com

47 MONTH CD SPECIAL*

3.05%
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.



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DEPOSIT RATES AS OF FEBRUARY 8, 2019

Personal & Business Savings ^{1,3,5}	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) ⁷	\$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 ¹²	\$50	1.00%	1.01%	\$500

Personal & Business Money Market^{1,3,5}

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^{1,3,5}

High Interest ^{10,11}	\$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 Checking⁶

Business Checking	n/a	0.10%	0.10%	\$5
Business Relationship Checking	n/a	0.00%	0.00%	\$5
Commercial Checking ⁹	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^{2,3,5}

Workers' CD Rates[†]

Term	Tier 1, \$500 - \$24,999.99		Tier 2, \$25,000 or more	
	Rate	APY*	Rate	APY*
3-Month ^{4,8}	1.00%	1.00%	1.10%	1.10%
6-Month ⁴	1.75%	1.75%	1.85%	1.85%
12-Month ¹	2.10%	2.12%	2.20%	2.22%
18-Month ¹	2.20%	2.22%	2.30%	2.33%
24-Month ¹	2.30%	2.33%	2.40%	2.43%
36-Month ¹	2.40%	2.43%	2.50%	2.53%
48-Month ¹	2.65%	2.69%	2.75%	2.79%
60-Month ¹	2.95%	2.99%	3.05%	3.10%

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.

Special CD Rates[†]

Whether you're saving for short term or long term goals, a Workers CD has little risk and all of the rewards.

Term	Rate	APY*
23-Month ¹	2.80%	2.84%
47-Month ¹	3.00%	3.05%

[†]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 2/7/2019. Please refer to your CD account disclosure for more information. ¹Interest compounded daily and paid monthly. Fees could reduce the earnings on these accounts. ²Substantial penalty for early withdrawal may apply. ³APY assumes interest remains on deposit and any withdrawal will reduce earnings. Fees may also reduce earnings. Please see our "Fee Schedule" for specifics. ⁴Simple interest paid at maturity. ⁵\$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. ⁶See our Business Deposit Account Agreement for terms and conditions. ⁷Personal accounts only. ⁸Available only for CDs, not available for IRA Certificates. ⁹The Earnings Credit Allowance is 2.37% for February 2019, based on 90-day T-bill rates set on the first Tuesday of the month. ¹⁰This rate only applies to the first \$25,000. Balances over \$25,000 earn an APY of 0.40%. ¹¹When 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. ¹²cuSave 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.