

# BUSINESS ACCOUNTS

Rates are accurate as of January 4, 2019.

Rates are subject to change without notice. Fees and certain conditions could reduce earnings.

## Member Business Checking Account

<u>Account Type</u>	<u>Dividend Rate</u>	<u>APY*</u>	<u>Min to Open</u>	<u>Min for APY*</u>
Member Business Checking	0.24%	0.24%	\$25.00	\$10.00

## Member Business Savings Account

<u>Account Type</u>	<u>Dividend Rate</u>	<u>APY*</u>	<u>Min to Open</u>	<u>Min for APY*</u>
Member Business Savings	0.24%	0.24%	\$25.00	\$10.00

## Member Business Money Market Rates\*\*

<u>Tier</u>	<u>Dividend Rate</u>	<u>APY*</u>	<u>Min to Open</u>	<u>Min for APY*</u>
Tier 1 \$1,000-\$24,000	0.15%	0.15%	\$1,000.00	\$1,000.00
Tier 2 \$25,000-\$74,999.99	0.20%	0.20%		\$25,000.00
Tier 3 \$75,000-\$99,999.99	0.25%	0.25%		\$75,000.00
Tier 4 \$100,000-\$149,999.99	0.35%	0.36%		\$100,000.00
Tier 5 \$150,000 and above	0.35%	0.36%		\$150,000.00

## Member Business Term Share Rates\*\*\*

<u>Account Type</u>	<u>Dividend Rate</u>	<u>APY*</u>	<u>Min to Open</u>	<u>Min for APY*</u>
3 Month Term Share	0.25%	0.25%	\$500.00	\$500.00
6 Month Term Share	0.40%	0.41%		\$500.00
12 Month Term Share	0.50%	0.51%		\$500.00
18 Month Term Share	0.75%	0.76%		\$500.00

\*APY= Annual Percentage Yield. The Dividend Rate is paid on the entire balance in your account.

\*\*Minimum to open \$1,000, minimum to earn APY \$1,000.

\*\*Minimum to open \$500, minimum to earn APY \$500.

\*\*\*Penalty will be imposed for early withdrawals on Term Share Accounts; fees and certain conditions may reduce earnings.

\*To be eligible for a loan, you must be a member of PNCU. Membership is attained by opening a deposit account and is open to individuals of all nationalities who live, work or attend school in Hampden, Hampshire, Franklin and Berkshire Counties in the state of Massachusetts and Hartford, Litchfield and Tolland Counties in the state of Connecticut.