Electric Service Credit Union Dividend Rates

Rates 12/1/2017

		Dividend Rate	Current APY
Regular Shares and Special Shares		0.15%v	0.15%
Free Checking / Student Checking		0.00%v	0.00%
Interest Rewards Checking	up to $5k	3.44%v	3.50%*
	Amounts over $5k +	0.25%v	0.25%*
IRA Shares (Traditional, Education, Roth)		0.49%v	0.49%
Money Market			
	$2,500 - 9,999.99	0.15%v	0.15%
	$10,000 - 24,999.99	0.25%v	0.25%
	$25,000 - 49,999.99	0.30%v	0.30%
	$50,000 - 99,999.99	0.50%v	0.50%
	$100,000–249,999.99	0.60%v	0.60%
	$250,000 and greater	0.89%v	0.89%
Christmas Club		0.20%v	0.20%

Share Certificates

Existing Deposits		**Annual Percentage Yield**		
	Term	**Dividend Rate**	**Regular**	**IRA**
	3 Months	0.26%	0.26%	
	6 Months	0.40%	0.40%	--
	12 Months	0.71%	0.71%	--
	18 Months	1.09%	1.10%	--
	24 Months	1.19%	1.20%	1.20%
	36 Months	1.34%	1.35%	1.35%
	48 Months	1.74%	1.75%	--
	60 Months	1.99%	2.00%	
Bonus over $100k		0.10%	0.10%	
Bonus-New Money**		0.05%	0.05%	

Minimum Balance Requirements for Regular Share Certificates and IRA Certificates
Certificates require a minimum balance of $1,000. Dividend rate is guaranteed for the term of the certificate. Penalties will be charged for early withdrawals. There is no penalty for minimum required distributions on IRA Certificates withdrawn at age 70½ or older. The annual percentage yield (APY) is based on the assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Variable Dividend Rates – If a dividend rate is marked "variable" or "v", the dividend rate(s) and APY may change, and we reserve the right to change the rate(s) at our discretion. If a rate is not marked as variable, it will be paid for the term of the account. Any fees charged to the account may reduce earnings.

* Qualifying criteria must be met monthly to avoid a monthly service charge on this account.
** Bonus available for new certificates where the funds are not currently on deposit at ESCU.

For updated rate information, call (615) 687-4801 during regular business hours. Rates are subject to change.

Member NCUA. National Credit Union Administration, a U.S. Government Agency. Your savings federally insured to $250,000 and backed by the full faith and credit of the United States Government.

Financial Center Locations:

Donelson/Corporate Office
2340 Jackson Downs Blvd
Nashville, TN 37214
(615) 687-4801

Downtown/NES Bldg
1214 Church Street, Suite 100
Nashville, TN 37246

Hendersonville/Indian Lake
270 Indian Lake Boulevard
Hendersonville, TN 37075

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