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USALLIANCE

# Savings Rates

## Rates

All yields accurate as of April 1, 2019 and subject to change after the account is opened. Fees could reduce earnings on accounts.

APY = Annual Percentage Yield, DD/DW = Day of Deposit/Day of Withdrawal

## Savings Rates

Rates Effective: 4/1/2019

Statement Savings	Dividend Rate	APY	Term	Minimum Balance Required	Rate May Change	
High Dividend Savings	2.44%	2.47%	DD/DW	\$500.00	Daily	<div style="border: 2px solid green; padding: 5px; display: inline-block;"> <p style="color: green; margin: 0;">Open Now</p> </div> <p><a href="#">Members sign in to open</a></p>



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MyLife Savings/MyLife Kids Savings (on the first \$500)	3.00%	3.05% DD/DW \$1.00	Daily	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div>
				<p><a href="#">Members sign in to open</a></p>
MyLife Savings/MyLife Kids Savings (Amounts over \$500)	0.02%	0.02% DD/DW \$1.00	Daily	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div>

[Learn More About High Dividend Savings](#)

## MyLife Money Market Rates

(Rates also apply to our First Jersey “Super Saver Account” and Business Money Market rates.)

**Rates Effective: 4/1/2019**

Statement Savings	Dividend Rate	APY	Term	Minimum Balance Required	Rate May Change

**Open**

**Now**



MyLife Money Market (Amounts \$100,000 - \$249,999.99)	1.590%	1.60% DD/DW \$100,000	Daily	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
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MyLife Money Market (Amounts \$50,000 - \$99,999.99)	1.390%	1.40% DD/DW \$50,000	Daily	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
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MyLife Money Market (Amounts \$10,000 - \$49,999.99)	1.000%	1.01% DD/DW \$10,000	Daily	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
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**Open**

**Now**



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MyLife Money Market (Amounts < \$2,000)	0.050%	0.05% DD/DW	\$0	Daily	<div style="border: 2px solid green; padding: 5px; display: inline-block;"> <p style="color: green; margin: 0;">Open</p> <p style="color: green; margin: 0;">Now</p> </div> <p style="margin-top: 5px;"> <a href="#">Members sign in to open</a> </p>
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[Learn More About MyLife Money Market](#)

## Certificate Accounts

### Special Rates (similar to CDs)

#### Rates Effective: 4/1/2019

Special Rate Accounts	Dividend Rate	APY	Term	Minimum Balance Required	
18 Month <sup>1</sup>	2.956%	3.00%	18 Months	\$500	<div style="border: 2px solid green; padding: 5px; display: inline-block;"> <p style="color: green; margin: 0;">Open</p> <p style="color: green; margin: 0;">Now</p> </div> <p style="margin-top: 5px;"> <a href="#">Members sign in to open</a> </p>

<sup>1</sup>New money only. Funds not currently on deposit in a current USALLIANCE account.

[Learn More About Certificate Accounts](#)



**Rates Effective: 4/1/2019**

Fixed Rate Accounts	Dividend Rate	APY	Term	Minimum Balance Required	
60 Month	3.053%	3.10%	5 Years	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
48 Month	3.053%	3.10%	4 Years	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
36 Month	2.956%	3.00%	3 Years	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>

Dividends are calculated and compounded daily and credited monthly on the last calendar day of the month. The APY for all accounts is based on an assumption that dividends will remain in the account until maturity (or one year). A withdrawal will reduce earnings. A premature withdrawal from a Certificate will incur a significant penalty. All term accounts are available for a range of maturity days to permit you to schedule redemption for a business day. These accounts are subject to fees which will reduce your total earnings and other conditions which are detailed in our Membership Disclosure Booklet; Certificate Account Disclosure Form; and Fees and Service Charges Schedule.



24 Month	2.762%	2.80%	2 Years	\$500	<div style="border: 1px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
18 Month	2.323%	2.35%	18 Months	\$500	<div style="border: 1px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
12 Month	2.469%	2.50%	1 Year	\$500	<div style="border: 1px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
9 Month	2.127%	2.15%	9 Months	\$500	<div style="border: 1px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>

Dividends are calculated and compounded daily and credited monthly on the last calendar day of the month. The APY for all accounts is based on an assumption that dividends will remain in the account until maturity (or one year). A withdrawal will reduce earnings. A premature withdrawal from a Certificate will incur a significant penalty. All term accounts are available for a range of maturity days to permit you to schedule redemption for a business day. These accounts are subject to fees which will reduce your total earnings and other conditions which are detailed in our Membership Disclosure Booklet; Certificate Account Disclosure Form; and Fees and Service Charges Schedule.



6 Month	1.980%	2.00%	6 Months	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>
3 Month	1.735%	1.75%	3 Months	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <p><b>Open</b></p> <p><b>Now</b></p> </div> <p><a href="#">Members sign in to open</a></p>

Dividends are calculated and compounded daily and credited monthly on the last calendar day of the month. The APY for all accounts is based on an assumption that dividends will remain in the account until maturity (or one year). A withdrawal will reduce earnings. A premature withdrawal from a Certificate will incur a significant penalty. All term accounts are available for a range of maturity days to permit you to schedule redemption for a business day. These accounts are subject to fees which will reduce your total earnings and other conditions which are detailed in our Membership Disclosure Booklet; Certificate Account Disclosure Form; and Fees and Service Charges Schedule.

### Learn More About Certificate Accounts

#### Step-Up Rate *(similar to CDs)*

#### Rates Effective: 4/1/2019

Step-Up Rate Accounts	Dividend Rate	APY	Term	Minimum Balance Required

Member can request a one-time rate increase prior to maturity. On the date of the request, we will adjust the rate to match the USALLIANCE rate posted for the regular certificate with the same original maturity (12 or 24 months).



24 Month	2.518%	2.55%	2 Years	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <b>Open Now</b> </div> <a href="#">Members sign in to open</a>
12 Month	2.230%	2.25%	1 Year	\$500	<div style="border: 2px solid green; padding: 5px; text-align: center;"> <b>Open Now</b> </div> <a href="#">Members sign in to open</a>

Member can request a one-time rate increase prior to maturity. On the date of the request, we will adjust the rate to match the USALLIANCE rate posted for the regular certificate with the same original maturity (12 or 24 months).

### Learn More About Certificate Accounts

## Additional Savings Rates

Rates Effective: 4/1/2019

Statement Savings	Dividend Rate	APY	Term	Minimum Balance Required	Rate May Change
Platinum Money Manager (If minimum balance is maintained)	0.350%	0.35%	DD/DW	\$75,000	Daily
Platinum Money Manager (If balance falls below minimum)	0.050%	0.05%	DD/DW	\$75,000	Daily
Diamond Money Manager (If minimum balance is maintained)	0.300%	0.30%	DD/DW	\$50,000	Daily




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Diamond Money Manager (If balance falls below minimum)	0.050%	0.05%	DD/DW	\$50,000	Daily
Silver Money Manager (If minimum balance is maintained)	0.200%	0.20%	DD/DW	\$5,000	Daily
Silver Money Manager (If balance falls below minimum)	0.050%	0.05%	DD/DW	\$5,000	Daily
Education Savings	0.650%	0.65%	DD/DW	\$1.00	Daily
STAR Account	0.400%	0.40%	DD/DW	\$25.00	Daily
Club Account	0.250%	0.25%	1 - 12 Months	\$1.00	Daily
Super Savings Money Manager (If minimum balance is maintained)	0.250%	0.25%	DD/DW	\$25,000	Daily
Super Savings Money Manager (If balance falls below minimum)	0.050%	0.05%	DD/DW	\$25,000	Daily
Savings Plus (Amounts > \$2,000)	0.100%	0.10%	DD/DW	\$500	Daily
Savings Plus (on the first \$2,000)	0.050%	0.05%	DD/DW	\$1.00	Daily
Share Mgmt, Kids, Teen and Health Savings Accounts (Amounts > \$2,000)	0.050%	0.05%	DD/DW	\$1.00	Daily
Share Mgmt, Kids, Teen and Health Savings (on the first \$2,000)	0.020%	0.02%	DD/DW	\$1.00	Daily

## First Jersey Rates

Rates Effective: 4/1/2019

Account Type	Dividend Rate	APY	Term	Minimum Balance Required	Rate May Change
Share Saver Account	0.100%	0.10%	DD/DW	\$10.00	Daily
Mighty Savers	0.100%	0.10%	DD/DW	\$5.00	Daily

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Holiday Club	0.100%	0.10%	DD/DW	\$10.00	Daily
Vacation Club	0.100%	0.10%	DD/DW	\$10.00	Daily
Freedom Checking	0.050%	0.05%	DD/DW	\$0.00	Daily
Bonus Checking	1.982%	2.00%	DD/DW	\$0.00	Daily



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