



Rate Schedule

DR = Dividend Rate

APY = Annual Percentage Yield

*** = Minimum balance to earn APY**

October 2023	Minimum Balance*	DR	APY
Savings Account The entire balance will earn the dividend rate for the tier into which the balance falls. Variable rate account / dividends are paid monthly	\$100 to \$2,499.99 \$2,500 to \$19,999.99 \$20,000 to \$49,999.99 \$50,000 to \$79,999.99 \$80,000 or more	0.015% 0.015% 0.015% 0.025% 0.025%	0.015% 0.015% 0.015% 0.025% 0.025%
IRA Savings Account (Reg, Roth, Educational) Variable rate account / dividends paid monthly	\$500 or more	0.150%	0.150%
Health Savings Account Variable rate account / dividends are paid monthly Monthly fees could reduce earnings	Must meet eligibility criteria	0.250%	0.250%
Money Market Yield Account The entire balance will earn the dividend rate for the tier into which the balance falls. Variable rate account / dividends are paid monthly	\$2,500 to \$19,999.99 \$20,000 to \$49,999.99 \$50,000 to \$79,999.99 \$80,000 or more	0.100% 0.150% 0.350% 0.500%	0.100% 0.150% 0.351% 0.501%

CERTIFICATES		October 18, 2023 to October 24, 2023					IRA
Term	Dividends are paid monthly. Early withdrawal penalties apply to Certificates.						Certificates
Minimum Amount	\$1,000	\$10,000	\$25,000	\$50,000	\$100,000	\$1,000	
3 Months	I 10	I 11	I 12	I 13	I 14	I 68 & 70's	
DR	0.399%	0.399%	0.399%	0.399%	0.399%	Roth	
APY	0.40%	0.40%	0.40%	0.40%	0.40%	12-60 Mths	
6 Months	I 15	I 16	I 17	I 18	I 19	I 69 & 80's	
DR	0.499%	0.499%	0.499%	0.499%	0.499%	Educational	
APY	0.50%	0.50%	0.50%	0.50%	0.50%	12-60 Mths	
12 Months	I 20	I 21	I 22	I 23	I 24	I 61, 68, 69	
DR	0.995%	0.995%	0.995%	0.995%	0.995%	0.995%	
APY	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
18 Months	I 25	I 26	I 27	I 28	I 29	I 62, 72, 82	
DR	1.490%	1.490%	1.490%	1.490%	1.490%	1.490%	
APY	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
24 Months	I 30	I 31	I 32	I 33	I 34	I 63, 73, 83	
DR	1.785%	1.785%	1.785%	1.785%	1.785%	1.785%	
APY	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	
30 Months	I 35	I 36	I 37	I 38	I 39	I 64, 74, 84	
DR	3.445%	3.445%	3.445%	3.445%	3.445%	3.445%	
APY	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	
36 Months	I 40	I 41	I 42	I 43	I 44	I 65, 75, 85	
DR	3.542%	3.542%	3.542%	3.542%	3.542%	3.542%	
APY	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	
48 Months	I 45	I 46	I 47	I 48	I 49	I 66, 76, 86	
DR	3.687%	3.687%	3.687%	3.687%	3.687%	3.687%	
APY	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	
60 Months	I 50	I 51	I 52	I 53	I 54	I 67, 77, 87	
DR	4.073%	4.073%	4.073%	4.073%	4.073%	4.073%	
APY	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	

See other side of this sheet for terms and conditions applicable to each account type.

Rates as of October 2023. Rates are subject to change without prior notice.

Please call for current rate information or visit SanFranciscoFCU.com. Federally insured by the NCUA.

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