



# BUSINESS ACCOUNT

## CURRENT DIVIDENDS

As of January 26, 2026

SAVINGS				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
Business Savings Account	0.05%	0.05%	None	02/28/26
Membership Savings Account	0.05%	0.05%	None	02/28/26
INSURED MONEY MANAGEMENT ACCOUNTS (IMMAs)				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
Tier 1	1.00%	1.00%	\$2,000	02/01/26
Tier 2	1.00%	1.00%	\$10,000	02/01/26
Tier 3	1.25%	1.24%	\$25,000	02/01/26
Tier 4	1.35%	1.34%	\$50,000	02/01/26
Tier 5	2.00%	1.98%	\$100,000	02/01/26
Tier 6	2.40%	2.37%	\$500,000	02/01/26
Tier 7	3.35%	3.30%	\$1,000,000	02/01/26
Tier 8	3.35%	3.30%	\$2,000,000	02/01/26
Tier 9	3.35%	3.30%	\$5,000,000	02/01/26
SWEEP ACCOUNTS				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
Tier 1	0.95%	0.95%	\$2,000	02/01/26
Tier 2	0.95%	0.95%	\$10,000	02/01/26
Tier 3	1.20%	1.19%	\$50,000	02/01/26
Tier 4	1.20%	1.19%	\$100,000	02/01/26
Tier 5	1.20%	1.19%	\$500,000	02/01/26
Tier 6	1.25%	1.24%	\$1,000,000	02/01/26
Tier 7	1.25%	1.24%	\$2,000,000	02/01/26
MONEY MARKET CHECKING in Pillur				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
Tier 1	1.20%	1.19%	\$25,000	02/01/26
Tier 2	1.35%	1.34%	\$50,000	02/01/26
Tier 3	1.80%	1.79%	\$100,000	02/01/26
DEPOSIT PLUS				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
Deposit Plus	3.30%	3.25%	\$250,000	02/01/26
CERTIFICATES				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
3-Month	3.00%	2.96%	\$500	02/01/26
6-Month	3.50%	3.45%	\$500	02/01/26
9-Month	3.50%	3.45%	\$500	02/01/26
1-Year Add-On <sup>^</sup>	3.45%	3.40%	\$50	02/01/26
18-Month <sup>3</sup>	3.35%	3.30%	\$500	02/01/26
2-Year	3.25%	3.20%	\$500	02/01/26
3-Year	3.25%	3.20%	\$500	02/01/26
4-Year	3.30%	3.25%	\$500	02/01/26
5-Year	3.35%	3.30%	\$500	02/01/26
7-Year <sup>4</sup>	3.40%	3.35%	\$2,500	02/01/26
JUMBO CERTIFICATES				
Type	APY	Dividend Rate	Minimum Balance	Valid Through <sup>2</sup>
3-Month Jumbo	3.50%	3.45%	\$100,000	02/01/26
6-Month Jumbo	3.65%	3.59%	\$100,000	02/01/26
9-Month Jumbo	3.65%	3.59%	\$100,000	02/01/26
1-Year Add-On Jumbo <sup>^</sup>	3.60%	3.54%	\$100,000	02/01/26
18-Month Jumbo <sup>3</sup>	3.50%	3.45%	\$100,000	02/01/26
2-Year Jumbo	3.40%	3.35%	\$100,000	02/01/26
3-Year Jumbo	3.40%	3.35%	\$100,000	02/01/26
4-Year Jumbo	3.45%	3.40%	\$100,000	02/01/26
5-Year Jumbo	3.50%	3.45%	\$100,000	02/01/26
7-Year Jumbo <sup>4</sup>	3.55%	3.49%	\$100,000	02/01/26

APY = Annual Percent Yield

IMMA = Insured Money Management Account

ALL accounts are compounded MONTHLY

Certificate rates are fixed for the term of the Certificate at the time the Certificate is opened

<sup>^</sup> Additional deposits to the 1-Year Add-On Certificate are allowed up to \$10,000 per member per calendar year. There are no Credit Union deposit limitations on 1-Year Add-On IRA-HSA Certificates. Roll-overs are permitted.

<sup>1</sup> New APY and Dividend Rate

<sup>2</sup> All rates are valid through 11:59 p.m. ET of the date indicated.

<sup>3</sup> Term reflects Certificate Special. Rate subject to change at any time. Upon maturity, should the Certificate be renewed, 18-month Certificate will convert to a 1-Year Add-On Certificate at the then 1-Year Add-On Certificate rate.

<sup>4</sup> Term reflects Certificate Special. Rate subject to change at any time. Upon maturity, should the Certificate be renewed, 7-Year Certificate will convert to a 5-Year Certificate at the then 5-Year Certificate rate.

Certificate penalties for early withdrawals:

Certificates of one year or less: Results in penalty equal to 90 days of dividends based on amount withdrawn.

Certificates of 3 months to five years: Results in penalty equal to 180 days dividends based on amount withdrawn.

Certificates of more than five years: Results in penalty equal to 365 days dividends based on amount withdrawn.

If the dividend is not sufficient to cover the penalty, the principal amount will be reduced to cover this amount. The above penalties will not be charged in cases of withdrawal after death of an owner of this Certificate.

For current APYs, visit our website at [www.pillur.org](http://www.pillur.org) or call 833-533-0678.



Federally insured  
by NCUA