

DIVIDEND POLICY

Dividends are based on Credit Union earnings and are subject to change. Current rates and APY are available on request. Dividends are paid on a scale in the following tier categories effective April 1, 2018:

\$100.00 to \$4,999.00	0.50%
\$5,000.00 to \$9,999.00	0.75%
\$10,000.00 and over	2.00%

Dividends are paid quarterly on the 1st of January, April, July, and October. Statements are mailed to each member quarterly (for no fee). **KEEP THESE STATEMENTS!!** They are the records of all transactions on your account and show the dividends earned on savings and interest paid on loans. This information will be needed when you file your Federal Income Tax returns. Any member requesting **re-prints** of quarterly statements will be charged **\$15.00** for each quarterly statement requested.