

Share Rates

All dividend rates are declared by The Board of Directors of Keystone Credit Union at the end of every quarter and are subject to change at any time. Rates on accounts (i.e. Share, Share Drafts and IRA share) may change after the account is opened. A minimum deposit and balance in your primary share (savings) account is required to establish membership with Keystone Credit Union.

Compounding and crediting – Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Average daily balance computation method – Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account period.

Share Account	Dividend Rate	APY*
Minimum Balance		
\$5.00	0.15%	0.15%
Under \$10,000	0.15%	0.15%
Over \$10,000	0.51%	0.51%
Over \$50,000	0.68%	0.68%
Rates as of 3rd Quarter 2020		

*The Annual Percentage Yield (APY) assumes dividends are compounded quarterly and will remain on deposit.

IRA Share Account	Dividend Rate	APY*
Minimum Balance		
\$5.00	0.15%	0.15%
Under \$250	0.15%	0.15%
Over \$250	0.55%	0.55%
Over \$50,000	0.70%	0.70%
Rates as of 3rd Quarter 2020		

*The Annual Percentage Yield (APY) assumes dividends are compounded quarterly and will remain on deposit.

Share Draft	Dividend Rate	APY*
Minimum Balance		
\$300.00	0.10%	0.10%
Rates as of 3rd Quarter 2020		

*The Annual Percentage Yield (APY) assumes dividends are compounded quarterly and will remain on deposit.