

Account Disclosure Rate Supplement

Phone: 636-916-8300 Website: www.1stfinancialfcu.org



Savings Accounts		APR*	APY**	Certificates of Deposit		APR*	APY**	
Paid Monthly				Paid Monthly				
Primary Savings	0.05%	0.05%	3 Months	0.10%	0.10%			
Secondary Savings	0.05%	0.05%	6 Months	0.15%	0.15%			
Financial Partners	0.05%	0.05%	12 Months	0.25%	0.25%			
Step One Youth Savings	0.05%	0.05%	18 Months	0.44%	0.45%			
You must maintain an average daily balance of			24 Months	0.50%	0.51%			
at least \$100 during each dividend period to			36 Months	0.54%	0.55%			
obtain the disclosed APY on the above accounts.			48 Months	0.64%	0.65%			
			60 Months	0.74%	0.75%			
High Yield Online Savings	0.99%+++	1.00%+++	You must open the above certificates of deposit with					
RollUp Savings	4.89%++	5.01%++	a minimum of \$1,000. If balance falls below					
Cubby Kids Club	4.89%+	5.01%+	\$1,000 the disclosed APY will not be earned.					
Checking Accounts		APR*	APY**	Certificate of Deposit Specials		APR*	APY**	
Paid Monthly				Paid Monthly				
TailorMade Checking (\$0 - \$19,999)	0.15%***	0.15%***	8 Months (\$1,000 Min.)~	1.24%	1.25%			
TailorMade Checking (\$20,000 +)	0.60%***	0.60%***	19 Months (\$1,000 Min.)^	0.61%	0.62%			
			25 Months (\$1,000 Min.)^	0.99%	1.00%			
Money Market Accounts		APR*	APY**	27 Months (\$1,000 Min.)~	1.49%	1.50%		
Paid Monthly			44 Months (\$50,000 Min.)~	2.22%	2.25%			
\$2,500	0.05%	0.05%	^19 and 25 Month CD's require 50% of the funds					
\$5,000	0.05%	0.05%	as new funds not on deposit at 1st Financial.					
\$10,000	0.05%	0.05%	~8, 27, and 44 Month CD's require 100% of funds					
\$25,000	0.05%	0.05%	as new funds not currently on deposit at 1st Financial.					
\$50,000	0.10%	0.10%						
\$100,000	0.15%	0.15%						
You must maintain an average daily balance of								
at least \$2500 during each dividend period to								
obtain the disclosed APY on the above accounts.								

Rates subject to change. *APR= Annual Percentage Rate. **APY= Annual Percentage Yield. ***Refer to the TailorMade Checking disclosure for details and qualifiers. +5.01% APY earned on the first \$250. Balances over \$250 will earn a rate of 0.05% APY. ++5.01% APY earned on the first \$250. Balances over \$250 will earn 0.10% APY. +++Balances between \$0-25,000 will earn a 1.00% APY, if qualifications are met. Balances greater than \$25,000 will receive 0.05% APY. Refer to the High Yield Online Savings disclosure for details and qualifiers. A penalty may be imposed for early withdrawal on Certificates of Deposit.