



SOUTHERN GAS FEDERAL CREDIT UNION

“Building Relationships That Last a Lifetime”

SHARE RATES

Account Type	Minimum Opening Balance	Minimum to Earn Dividends	Dividend Rate	APY
Regular Share Savings	\$25	\$25	0.05%	0.05%
Christmas Club	\$1	\$25	0.05%	0.05%
Vacation Club	\$1	\$25	0.05%	0.05%
IRA Share Savings	\$100	\$100	0.05%	0.05%
Share Draft Checking	\$25	\$1000	0.05%	0.05%

CERTIFICATE OF DEPOSIT RATES

Account Type	Minimum Opening Balance	Minimum to Earn Dividends	Dividend Rate	APY
Share and IRA Certificate - Fixed (6 month)	\$1000	\$1000	0.20%	0.20%
Share and IRA Certificate - Fixed (1 year)	\$1000	\$1000	0.30%	0.30%
Share and IRA Certificate - Fixed (18 month)	\$1000	\$100	0.40%	.40%
Share and IRA Certificate - Fixed (2 year)	\$1000	\$1000	0.45%	0.45%
Share and IRA Certificate - Fixed (3 year)	\$1000	\$1000	0.50%	0.50%

Effective as of: 3-20-2018