

For the week of **February 11, 2019**

Term	Rate recommended for smaller amounts	Rate recommended for larger amounts
6 months	2.75%	2.85%
9 months	2.80%	2.90%
1 year	2.85%	3.00%
18 months	2.95%	3.05%
2 years	3.05%	3.15%
3 years	3.10%	3.20%
5 years	3.25%	3.35%

SimpliCD Issuance rates are weekly indication rates based on market conditions and recent placements and are subject to change. Actual rates vary based on the requested deposit amount, the length of time required to generate the funds, and the term requested (i.e. the one year term is more requested by investors than the five year term). To receive actual rates, please call your corporate representative or a representative from Primary Financial.

The rates recommended for smaller amounts are rates most likely required for credit unions looking to raise \$100,000 to \$500,000, while the rates recommended for larger blocks are rates most likely required for credit unions looking to raise larger block amounts such as \$5 million to \$10 million or more. Rates recommended for amounts from \$1 million to \$5 million will likely fall somewhere between these two tiers.

Rates are quoted as an Annual Percentage Rate and are an “all-in” cost with no broker, subscription, or transaction fees involved.

SimpliCD Issuance is the issuance of share certificates to other credit unions. To issue through SimpliCD, credit unions must be federally insured and must be legally allowed to accept share certificates from other credit unions. For more information, please call your corporate representative or a representative from Primary Financial.