



Share Savings & Term Rates

Account Type	Minimum Balance to open	Minimum to Earn Dividends	Dividend Rate	APY*
e-Savings (electronic documents)	\$5.00	\$0.01	0.11%	0.11%
Savings (paper documents)	\$5.00	\$0.01	0.11%	0.11%
Business Savings & e-Savings	\$5.00	\$100.00	0.15%	0.15%
e-Money Market/Money Market <i>Interest is earned on the tier's dividend rate. For example, a \$7500 deposit balance would earn .20% APY</i>	\$2,500.00	\$0.01 - \$5,000.00	0.25%	0.25%
		\$5,000.01 - \$10,000.00	0.25%	0.25%
		\$10,000.01 - \$25,000.00	0.35%	0.35%
		\$25,000.01 - \$50,000.00	0.50%	0.50%
		\$50,000.01 - \$75,000.00	0.80%	0.80%
		\$75,000.01 - \$100,000.00	0.80%	0.80%
		\$100,000.01 - \$250,000.00	1.04%	1.05%
		\$250,000.01 and up	1.54%	1.55%
IRA – Traditional, Conversion Roth, Roth, Education	\$0.00	\$0.01	0.15%	0.15%
Certificates – Traditional Term Share & Certificate IRA				INVESTMENT OPTIONS DISCLOSURE This form is a disclosure of terms applicable to our current Share and IRA Share Certificate Accounts. It supplements the terms of the Share Certificate, Membership Agreement, separate Schedule of Fees and Charges or other related material. Your periodic statement will provide your current status – such as dividends earned. Early withdrawal penalties may apply for IRA and Share Certificates. Consult your tax advisor to help determine the best IRA for you. For more information on these investment options please call (907) 459-5900 or you may stop by your favorite branch and speak to a member services representative. (E-mail contact: info@spiritofak.com)
Term	Minimum to Open & Earn Dividends	Dividend Rate	APY*	
3 months	\$500.00	1.73%	1.75%	
6 months	\$500.00	2.71%	2.75%	
12 months	\$500.00 (Maximum of \$50,000.00)	3.44%	3.50%	
18 months	\$500.00	2.96%	3.00%	
24 months	\$500.00	2.47%	2.50%	
30 months	\$500.00	2.23%	2.25%	
3 years	\$500.00	2.13%	2.15%	
4 years	\$500.00	1.98%	2.00%	
5 years	\$500.00	1.73%	1.75%	

Rates subject to change at any time. Certificate and Money Market Rates effective as of **March 20, 2024**; Share Rates effective as of **November 1, 2021**. Rates reviewed monthly by Board of Directors. Any account maintenance or transaction fees will reduce earnings. Rates displayed here may be rounded.

*Annual Percentage Yield. ** Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail, available at any branch or online. Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online application.

Checking Account Rates

Account Type	Minimum Balance to open	Minimum to Earn Dividends	Dividend Rate	APY*
Prestige Checking (55 + years)	\$0.00	N/A	N/A	N/A
Prime Checking** <i>Monthly fee waived with \$250 balance</i>	\$0.00	\$1,000.00 – \$10,000.00 \$10,000.01 and up	0.10% 0.05%	0.10% 0.05%
EZ Checking** <i>(electronic only, paperless account)</i>	\$0.00	N/A	N/A	N/A
Simple Checking** <i>Monthly fee waived with \$250 balance</i>	\$0.00	N/A	N/A	N/A
Pocket Cache Checking <i>(13-17 yrs.)</i>	\$0.00	N/A	N/A	N/A
Basic Business/Nonprofit Checking**	\$0.00	N/A	N/A	N/A
Business Prime Checking**	\$0.00	\$0.01	0.25%	0.25%

Rates subject to change at any time. Checking account rates effective as of **July 15, 2020**. Rates reviewed monthly by Board of Directors. Any account maintenance or transaction fees will reduce earnings. Rates displayed here may be rounded.

*Annual Percentage Yield. ** Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail, available at any branch or online. Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online application.

Revised 7/15/2020

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



Consumer Loan Rates

Contact the Consumer Loan Department at (907) 459-5970 for more details.

Type of Loan	Term*	APR**
New & Used Non-Commercial Vehicles	Up to 96 months	As low as 6.00%
Classic Vehicles	Up to 72 months	As low as 8.00%
Reconstruct Vehicles	Up to 72 months	As low as 7.99%
Motorhomes, Travel Trailers Pickup Campers, Combo Boats and Trailer Packages	Up to 180 months	As low as 7.49%
New & Used Power Toys	Up to 96 months	As low as 6.49%
Other Collateral	Up to 96 months	As low as 7.99%
Signature/Personal Loans	Up to 72 months	As low as 10.99%
	\$20,000 max	
Share Secured/CD Secured Loans	Call 459-5970 for info on terms	Variable interest rate is 3% over Share Dividend rate
Share Secured Visa Card	Revolving	12.99%
Visa Platinum	Revolving	9.99%
Visa Classic	Revolving	12.99% - 18.00%

Effective date of 8/8/2025. *Terms are based on credit qualifications, value of collateral, and amount to finance.

**Annual Percentage Rate. Rates and terms are dependent on credit qualifications. Rates are subject to change at any time. A loan processing fee of \$35 will be charged per signer. Optional Spirit of Alaska Protection, Mechanical Repair Coverage and GAP Coverage Available.

Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online loan application.

Revised 8/19/2025

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

