

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%	<b>0.11%</b>
Savings (paper documents)	\$5.00	\$0.01	0.11%	<b>0.11%</b>
Business Savings & e-Savings	\$5.00	\$100.00	0.15%	<b>0.15%</b>
<b>Health Savings (HSA)</b> <i>Interest is earned on the tier's dividend rate. For example, a \$1500 deposit balance would earn .45% APY</i>	\$0.00	\$0.01 – \$999.99	0.10%	<b>0.10%</b>
		\$1,000.00 - \$9,999.99	0.45%	<b>0.45%</b>
		\$10,000 - \$24,999.99	0.75%	<b>0.75%</b>
		\$25,000.00+	1.00%	<b>1.01%</b>
<b>e-Money Market/Money Market</b> <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	0.15%	<b>0.15%</b>
		\$5,000.01 - \$10,000.00	0.20%	<b>0.20%</b>
		\$10,000.01 - \$25,000.00	0.25%	<b>0.25%</b>
		\$25,000.01 - \$50,000.00	0.30%	<b>0.30%</b>
		\$50,000.01 - \$75,000.00	0.30%	<b>0.30%</b>
		\$75,000.01 - \$100,000.00	0.30%	<b>0.30%</b>
		\$100,000.01 - \$250,000.00	0.30%	<b>0.30%</b>
\$250,000.01 and up	0.30%	<b>0.30%</b>		
IRA – Traditional, Conversion Roth, Roth, Education	\$0.00	\$0.01	0.15%	<b>0.15%</b>

**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](mailto:info@spiritofak.com))

Term	Minimum to Open & Earn Dividends	Dividend Rate	APY*
3 months	\$500.00	0.55%	<b>0.55%</b>
6 months	\$500.00	0.80%	<b>0.80%</b>
12 months	\$500.00	1.05%	<b>1.06%</b>
18 months	\$500.00	1.09%	<b>1.10%</b>
24 months	\$500.00	1.15%	<b>1.16%</b>
30 months	\$500.00	1.06%	<b>1.06%</b>
3 years	\$500.00	1.27%	<b>1.28%</b>
4 years	\$500.00	1.31%	<b>1.32%</b>
5 years	\$500.00	1.40%	<b>1.41%</b>

**Rates subject to change at any time.** Certificate and Money Market Rates effective as of **Mar. 25, 2020**; Share Rates effective as of **April 14, 2017**. 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	0.25% 0.05%	<b>0.25%</b> <b>0.05%</b>
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%	<b>0.25%</b>

**Rates subject to change at any time.** Checking account rates effective as of **May 3, 2018**. 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 11/01/2018

**Consumer Loan Rates**

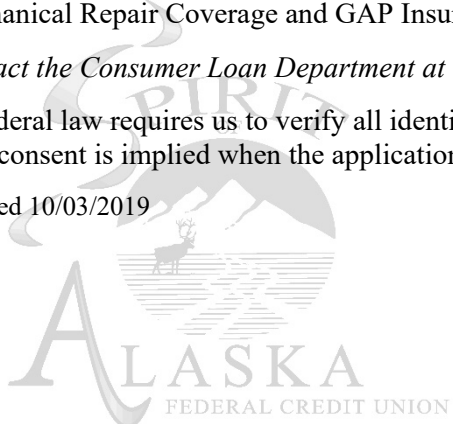
<b>New &amp; Used Non-Commercial Vehicles</b>	Up to 96 months	As low as 4.00%
	Term based on value of vehicle	
<b>Classic Vehicles</b>	Up to 96 months	As low as 4.90%
	Term based on value of vehicle, max financing of 75% of value.	
<b>Reconstruct Vehicles</b>	Up to 72 months	As low as 6.15%
	Term based on value of vehicle, max financing of 50% of value.	
<b>Non-Luxury Motorhomes, Travel Trailers Pickup Campers, Combo Boats and Trailer Packages</b>	Up to 96 months	As low as 4.75%
	Term based on value of collateral	
<b>New &amp; Used Power Toys</b>	Up to 72 months	As low as 3.75%
	Term based on value of collateral	
<b>Other Collateral</b>	Up to 84 months	As low as 9.75%
	Term based on value of collateral	
<b>Signature/Personal Loans</b>	Up to 72 months	As low as 13.95%
	\$15,000 max.	
<b>Payday Loans</b>	Up to 6 months	28%
	Term based on amount financed. \$1000 max.	
<b>Share Secured/CD Secured Loans</b>	Call 459-5970 for info on terms	Variable interest rate is 4% over Share Dividend rate
<b>Share Secured Visa Card</b>	Revolving	12.99% - 18.00%
<b>Visa Platinum</b>	Revolving	9.99%
<b>Visa Classic</b>	Revolving	12.99% - 18.00%

\* APR = Annual Percentage Rate. **Effective date of October 1, 2019.** Financing over 100% or for longer terms may incur a higher APR. Some restrictions may apply. Rates and terms 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 Insurance available.

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

\*\*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 10/03/2019



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

