

Ohio Homebuyer Plus Dividend Rates

Savings Account Balance Tiers	Effective Member APY*
Up to \$2,499.99	50.00%
\$2,500- \$4,999.99	13.50%
\$5,000- \$9,999.99	9.00%
\$10,000- \$24,999.99	5.80%
\$25,000- \$49,999.99	3.70%
\$50,000 - \$99,999.99	3.15%

- If your average daily balance is less than or equal to \$2,499.99, the interest rate paid on the **entire balance** will be **41.24%** with an annual percentage yield of **50.00%**.
- If your average daily balance is more than \$2,499.99, but less than \$5,000.00, the interest rate paid on the **entire balance** in your account will be **12.29%** with an annual percentage yield of **13.50%**.
- If your average daily balance is more than \$4,999.99, but less than \$10,000.00, the interest rate paid on the **entire balance** in your account will be **8.65%** with an annual percentage yield of **9.00%**.
- If your average daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the **entire balance** in your account will be **5.65%** with an annual percentage yield of **5.80%**.
- If your average daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the **entire balance** in your account will be **3.64%** with an annual percentage yield of **3.70%**.
- If your average daily balance is more than \$50,000.00, but less than \$100,000.00, the interest rate paid on the **entire balance** in your account will be **3.11%** with an annual percentage yield of **3.15%**.

1. For All deposited funds earn the rate for the tier that reflects the average daily balance at the end of the dividend period.
2. For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 10/1/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may changed at any time as determined by Our Board of Directors.
3. For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (800) 367-7485.

****Homebuyer plus account must be open for a minimum of 6 months to qualify for the credit. A credit of up to \$850 will be applied towards eligible closing costs on a first position purchase mortgage originated with Pathways Financial Credit Union. The home and borrower must meet all the eligibility requirements as outlined in the Ohio Homebuyer Plus Participation Statement, as issued by the State of Ohio, and Pathways underwriting guidelines. FHA and VA mortgages are excluded from the promotion. The credit has no cash value, and any unused funds will be forfeited. Credit will not count towards pre-paid fees, mortgage insurance, or non-customary closing costs. Limit one credit per mortgage transaction and no more than 1 credit per household per 3 years. Credit cannot be combined with any other offers, discounts, or coupons. Additional restrictions may apply, speak to a mortgage loan officer for details Pathways reserves the right to change this program at any time.**