



**Smart Start Savings Account rates effective March 12, 2025**

Balance Range	Interest Rate
\$0.01 - \$10,000	3.00%
\$10,000.01 and above	0.01%

Interest is **compounded and credited monthly**.

**Age Requirement:** The **3.00% interest rate** is available until the account holder turns **22 years old**. At the **end of the calendar month in which the account holder turns 22**, the entire account will convert to the **standard Secondary Share rate of 0.01%**.

**Interest Accrual & Payment**

Interest begins accruing on the business day deposits (cash or non-cash items, such as checks) are made to the account. The interest period starts on the first calendar day of the month and ends on the last calendar day of the month. If the account is closed before interest is credited, accrued interest for the final period will not be paid.

**As a condition of membership, each account holder agrees to the terms of this disclosure. Pioneer AFCU reserves the right to modify interest rates and/or update product offerings at any time.**

Federally insured by NCUA.

Deposits with Pioneer AFCU are federally insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000.

Details on how share insurance works can be found at:

[https://www.mycreditunion.gov/share\\_insurance](https://www.mycreditunion.gov/share_insurance)