

# Explore Money Market Accounts

- » Earn dividends with an insured account
- » Start earning with just \$2,500
- » Instant access to your funds

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## Maximize earnings and retain access

When you open a Money Market account, your money works for you by earning dividends based on current market conditions. Additionally, you still have instant access to your funds without a withdrawal penalty.

## Choose your account type

Alaska USA offers three Money Market accounts. There's no minimum balance required to open an account, but there are minimum daily balances necessary to earn the stated Annual Percentage Yield (APY).

- » **Money Market account**—\$2,500 minimum balance to earn dividends.
- » **Super Money Market account**—\$10,000 minimum balance to earn dividends. Higher dividend rate for balances above \$25,000.
- » **Jumbo Money Market account**—\$50,000 minimum balance to earn dividends. Higher dividend rate for balances above \$100,000.

You will earn a different percentage yield based on the type of Money Market account you open. Rates may change daily based on market conditions. Look online for current rate information, or call the Member Service Center.

## Additional benefits

- » Dividends will be automatically deposited into your money market account each month.
- » You can designate your Money Market account as a source for overdraft protection on your Alaska USA checking account.
- » Access funds easily at any branch, at an ATM, or online at [alaskausa.org](http://alaskausa.org).

## Tips

- » Take advantage of higher yield rates by changing Money Market account types when your balance grows. You may change your account type once per dividend period; it's easy to do online, by visiting a branch, or by calling the Member Service Center.
- » Maintain a low balance of just \$50 to avoid a \$5 maintenance fee.

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## It's easy to open your account

**Online**—[alaskausa.org](http://alaskausa.org).

**By phone**—Call the Member Service Center at 800-525-9094.

**At a branch**—Find a list of branches at [alaskausa.org/branches](http://alaskausa.org/branches).