



DEPOSIT RATE SHEET

Effective April 14, 2025

| SAVINGS & MONEY MARKET | | |
|---------------------------------|-------|-------|
| | RATE | APY |
| Regular Savings | 0.05% | 0.05% |
| Advantage Savings | 0.05% | 0.05% |
| Youth Savings ¹ | 0.05% | 0.05% |
| IRA Regular Savings | 0.05% | 0.05% |
| Holiday Savings ² | 0.30% | 0.30% |
| IRA Money Market | 2.97% | 3.00% |
| High Rate Savings* | 2.23% | 2.25% |
| High Rate Money Market | 2.23% | 2.25% |
| CHECKING | | |
| | RATE | APY |
| Free Checking with e-Statements | 0.00% | 0.00% |
| Student Checking | 0.00% | 0.00% |
| PREMIER MEMBERSHIP CHECKING | | |
| | RATE | APY |
| \$0 to \$2,499 | 0.05% | 0.05% |
| \$2,500 to \$9,999 | 0.05% | 0.05% |
| \$10,000 to \$24,999 | 0.05% | 0.05% |
| \$25,000 to \$49,999 | 0.05% | 0.05% |
| \$50,000 to \$74,999 | 0.05% | 0.05% |
| \$75,000 to \$99,999 | 0.05% | 0.05% |
| \$100,000+ | 0.05% | 0.05% |
| MONEY MARKET ADVANTAGE | | |
| | RATE | APY |
| \$2,500 to \$14,999 | 0.05% | 0.05% |
| \$15,000 to \$24,999 | 0.05% | 0.05% |
| \$25,000 to \$49,999 | 0.10% | 0.10% |
| \$50,000 to \$249,999 | 0.15% | 0.15% |
| \$250,000 to \$999,999 | 0.15% | 0.15% |
| \$1,000,000+ | 0.15% | 0.15% |

*For the High Rate Savings account, dividends are compounded and credited monthly

LEGACY ACCOUNTS: The following legacy accounts are no longer available as new products.

Information appears for use by existing accountholders.

Legacy Savings: Rate 0.00% APY 0.00%

High Yield Savings: Rate 2.23% APY 2.25%

Preferred Savings: Rate 2.23% APY 2.25%

Max Money Market: Rate 2.23% APY 2.25%

Money Market Choice: \$2,500-\$24,999 Rate 0.05% APY 0.05%; \$25,000-\$49,999 Rate 0.10% APY 0.10%; \$50,000+ Rate 0.15% APY 0.15%

IRA Market Rate Plus: \$01-\$9,999 Rate 0.10% APY 0.10%; \$10,000-\$49,999 Rate 0.15% APY 0.15%; \$50,000+ Rate 0.25% APY 0.25%

11-Month Liquid Certificate³: Rate 4.00%, APY 4.06%

Insured by NCUA

| CERTIFICATES | | | |
|--------------------------------------|---------------|--------------------------|-------|
| | # OF MONTHS | RATE | APY |
| Standard Certificate | | Minimum Balance \$1,000 | |
| | 3-5 Months | 0.25% | 0.25% |
| | 6-11 Months | 1.00% | 1.00% |
| | 12-23 Months | 1.99% | 2.00% |
| | 24-35 Months | 1.99% | 2.00% |
| | 36-59 Months | 1.99% | 2.00% |
| | 60-120 Months | 1.99% | 2.00% |
| Promotional Certificate | | Minimum Balance \$1,000 | |
| | 3 Months | 3.21% | 3.25% |
| | 6 Months | 3.45% | 3.50% |
| | 9 Months | 2.97% | 3.00% |
| | 12 Months | 2.72% | 2.75% |
| Option Rate Certificate ⁴ | | Minimum Balance \$10,000 | |
| | 13 Months | 0.15% | 0.15% |
| | 24 Months | 0.50% | 0.50% |
| | 36 Months | 0.75% | 0.75% |
| Add-On Certificate ⁵ | | Minimum Balance \$250 | |
| | 12 Months | 0.40% | 0.40% |
| IRA Certificate | | Minimum Balance \$1,000 | |
| | 12 Months | 2.97% | 3.00% |
| | 18 Months | 0.50% | 0.50% |
| | 24 Months | 0.75% | 0.75% |
| | 60-120 Months | 0.95% | 0.95% |

Certificates: Early withdrawal penalties may apply, up to 180 days dividends. Certificates renew to standard certificates with a like term at the rate and APY in effect at the time of renewal unless otherwise noted.

Dividend Rates (Rates) and Annual Percentage Yields (APYs) are the anticipated rates and yields for the current period and are variable, meaning they can change without notice unless noted otherwise. APYs assume dividends will remain in the account. Withdrawals and fees may reduce earnings.

Refer to the Schedule of Fees and Charges for more information about fees and minimum opening balance requirements. All rates and terms are subject to change. Products may be discontinued at any time.

- Formerly "Penny Savings". Designed for minors under age 18, using the minor's tax identification number. A person of majority age must also be joint on the account.
- Deposits only, with one annual disbursement in November. A withdrawal, other than scheduled disbursement, will cause account closure and accrued dividends will be forfeited.
- One-time withdrawal allowed up to the total balance and dividends earned, without penalty, beginning 7 days after opening/renewal. Early withdrawal penalties apply for withdrawals within the first 7 days and withdrawals other than the one-time penalty free withdrawal. Deposits are permitted up to the maturity date. Certificate will automatically renew to a Liquid Certificate for the same term at the dividend rate and APY in effect at the time of renewal.
- One time rate adjustment is allowed during the original term. See certificate disclosure for more information.
- Deposits of \$100-\$999.99 are permitted up to the maturity date.