CHECKING AND SAVINGS RATES

Checking Accounts	Minimum Balance	Maximum Balance	Prospective Dividend Rate	Annual Percentage Yield (APY)
Checking PLUS	None		0.50%	0.50%
Checking	None		0.05%	0.05%
Health Savings Account	None		1.15%	1.16%
Savings Accounts				
Main Share Savings	$5.00		0.05%	0.05%
Daily Savings	$0.01		0.05%	0.05%
You Name It Savings	$0.01		0.05%	0.05%
Holiday Club Savings	None		0.05%	0.05%
Money Market Savings	$1,000	$74,999.99	1.00%	1.01%
	$75,000	$149,999.99	1.25%	1.26%
	$150,000	$249,999.99	1.50%	1.51%
	$250,000		1.75%	1.77%
Individual Retirements Accounts (IRA)				
Traditional IRA	$100		2.00%	2.02%
SEP IRA	$100		2.00%	2.02%
Roth IRA	$100		2.00%	2.02%

Certificate Accounts (Term Share)	Minimum Balance	Maximum Balance	Current Dividend Rate	Annual Percentage Yield (APY)
6 Month	$1,000	$49,999.99	3.25%	3.30%
	$50,000	$98,999.99	3.30%	3.35%
	$99,000		3.35%	3.41%
12 Month	$1,000	$49,999.99	3.60%	3.67%
	$50,000	$98,999.99	3.65%	3.72%
	$99,000		3.70%	3.77%
24 Month	$1,000	$49,999.99	3.40%	3.46%
	$50,000	$98,999.99	3.45%	3.51%
	$99,000		3.50%	3.56%
29 Month	$1,000	$49,999.99	0.05%	0.05%
	$50,000	$98,999.99	0.05%	0.05%
	$99,000		0.05%	0.05%
36 Month	$1,000	$49,999.99	3.15%	3.20%
	$50,000	$98,999.99	3.20%	3.25%
	$99,000		3.25%	3.30%
Youth Certificate Accounts (Term Share)				
6 Month	$100		2.00%	2.02%
12 Month	$100		2.50%	2.53%
24 Month	$100		2.30%	2.33%
36 Month	$100		2.15%	2.17%
IRA Certificate Accounts (Term Share)				
12 Month	$1,000	$49,999.99	3.60%	3.67%
	$50,000	$98,999.99	3.65%	3.72%
	$99,000		3.70%	3.77%
24 Month	$1,000	$49,999.99	3.40%	3.46%
	$50,000	$98,999.99	3.45%	3.51%
	$99,000		3.50%	3.56%
36 Month	$1,000	$49,999.99	3.15%	3.20%
	$50,000	$98,999.99	3.20%	3.25%
	$99,000		3.25%	3.30%

Checking and Certificate Accounts are compounded daily and credited monthly. Savings and IRA dividends are compounded daily and credited quarterly. Minimum Balance required to open an account and earn the posted APY. There may be a government penalty for early withdrawal of IRA funds. There is a substantial penalty for early (premature) withdrawal of Certificate Accounts, Youth Certificate Accounts, and IRA Certificate Accounts (Term Share) funds. Please reference Share Accounts Information and Disclosure and/or contact a Credit Union employee for additional information. Rates and terms are variable and subject to change at any time after the account is opened. Fees may reduce earnings. Effective as of today's date.

Effective: 10/01/2026