

TRUTH-IN-SAVINGS ACT RATE & FEE SCHEDULE

THIS FEE SCHEDULE IS EFFECTIVE 02/23/2024, CALL CREDIT UNION FOR CURRENT RATES

Per Value of Membership Shares: The Per Value of a Membership Share is \$5.00

The rates appearing below are accurate as of the date indicated above. If you have questions or require current rate information on your accounts, please call the Credit Union at 1.800.922.4403. This Rate and Fee schedule is part of your Agreement with the Credit Union, Transactions To/From any account may be limited until ID Verification of all applicable persons is complete.

| | Regular Share and Special Share Savings Accounts | Youth Savings Account (under age 17) | IRA Savings Account | Christmas Club Savings Account | Teen Checking (age 13-17) | Senior Checking => 65 years of age | Refresh Checking | Relationship Checking | Secure Rewards Checking | Peak Performance Checking Account | Money Market Checking Account |
|--|--|--------------------------------------|--|--------------------------------|---------------------------|------------------------------------|--|---|--|--|--|
| Dividend Rate | \$0 - \$99 = 00% \$100 - \$4,999 = 0.45% \$5,000 - \$24,999 = 0.45% >\$25,000 = 0.45% | 0.45% | \$0 - \$99 = 00% \$100 - \$4,999 = 0.90% \$5,000 - \$24,999 = 0.90% >\$25,000 = 0.90% | 0.15% | 0.00% | 0.00% | 0.00% | 0.00% | Balances >\$500 = 0.10% | Criteria Met:* \$0 - \$15,000 = 5.00% >\$15,000 = 3rd Tier on Money Market Criteria Not Met: All Balances 0.00% | \$0 - \$2,499 = .00% \$2,500 - \$14,999 = 3.008% \$15,000 - \$24,999 = 3.105% \$25,000 - \$49,999 = 3.203% >\$50,000 = 3.35% |
| ANNUAL PERCENTAGE YIELD ("APY") | \$0 - \$99 = 00% \$100 - \$4,999 = 0.45% \$5,000 - \$24,999 = 0.45% >\$25,000 = 0.45% | 0.45% | \$0 - \$99 = 00% \$100 - \$4,999 = 0.90% \$5,000 - \$24,999 = 0.90% >\$25,000 = 0.90% | 0.15% | 0.00% | 0.00% | 0.00% | 0.00% | Balances >\$500 = 0.10% | Criteria Met: \$0 - \$15,000 = 5.116% >\$15,000 = 3.25% Criteria Not Met: All Balances 0.00% | \$0 - \$2,499 = 00% \$2,500 - \$14,999 = 3.05% \$15,000 - \$24,999 = 3.15% \$25,000 - \$49,999 = 3.25% >\$50,000 = 3.35% |
| Dividends Compounded | Quarterly | Quarterly | Quarterly | Annually | N/A | N/A | N/A | N/A | Monthly | Monthly | Monthly |
| Dividends Certified | Quarterly | Quarterly | Quarterly | Annually | N/A | N/A | N/A | N/A | Monthly | Monthly | Monthly |
| Dividend Period | Quarterly | Quarterly | Quarterly | Annually | N/A | N/A | N/A | N/A | Monthly | Monthly | Monthly |
| Min. Account Opening | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$100.00 | \$100.00 | \$100.00 | \$100.00 | \$100.00 | N/A | See minimum balance |
| Minimum Balance to avoid a maintenance fee and to earn APY set forth in this Schedule. | \$100.00 | \$5.00 | \$100.00 | \$100.00 | None | None | None \$9.99 per month maintenance fee | Minimum Balance N/A \$3.00 per month maintenance fee **if criteria not met | None \$5.99 per month or less maintenance fee if other **criteria met | Service charge N/A *Criteria for Max APY: >12 Debit Card/POS Trans. Totaling \$300, ACH totaling \$500 Credit & E-statements. | |

| Term Share Certificate & IRA Certificate Accounts | Fixed Rate Share Certificate Account | Fixed Rate IRA Share Certificate Account | Rate Climber Share Certificate Account | | | | | | | | |
|--|--------------------------------------|--|--|-------|----------|--|--|--|--|--|--|
| Minimum Opening Deposit - Minimum Balance to Earn APY and avoid service charge fee | \$500.00 | \$500.00 | \$5,000.00 | | | | | | | | |
| Dividends Compounded | Quarterly | Quarterly | Quarterly | | | | | | | | |
| Dividends Certified | Quarterly | Quarterly | Quarterly | | | | | | | | |
| Dividend Period | Quarterly | Quarterly | Quarterly | | | | | | | | |
| TERM | DIVIDEND | APY | DIVIDEND | APY | DIVIDEND | APY | | | | | |
| Three Month | 2.722% | 2.75% | | | | | | | | | |
| Six Month | 3.255% | 3.30% | | | | | | | | | |
| Twelve Month | 5.010% | 5.10% | 5.010% | 5.10% | | | | | | | |
| Eighteen Month | 4.426% | 4.50% | 4.426% | 4.50% | | | | | | | |
| Nineteen Month Rate Climber | | | | | .65% | .65% | | | | | |
| Twenty-Four Month | 4.571% | 4.65% | 4.571% | 4.65% | | | | | | | |
| Twenty-Four Month Step | | | | | 4.00% | Quarterly Dividends - Minimum monthly deposit \$40 and maximum \$5,000 | | | | | |
| Thirty-Six Month | 4.135% | 4.20% | 4.135% | 4.20% | | | | | | | |
| Forty- Eight Month | 3.881% | 3.94% | 3.881% | 3.94% | | | | | | | |
| Sixty Month | 3.718% | 3.77% | 3.718% | 3.77% | | | | | | | |