Consumer Deposit Account Balance \$100.00 - \$2,499.99 \$2,500.00 - \$4,999.99 \$5,000.00 or Greater					•	
\$2,500.00 - \$4,999.99	APY*	Dividend Rate/Interest Rate*	Minimum* Opening Deposit	Minimum* Balance to Earn Stated APY*		Dividends/Interest Credited
\$2,500.00 - \$4,999.99			hare Account			
	0.05%	0.05%			Dividends are	e compounded monthly and paid monthly. Calendar month
\$3,000.00 of Greater	0.10% 0.15%	0.10% 0.15%	\$5.00	\$100.00		dividend period.
	0.13%	Smart Move Sa	vings Share A	ccount		
					Dividends a	are compounded daily and paid monthly. Calendar month
\$50,000.00 or Greater	3.50%	3.44%	\$50,000.00	\$50,0000		dividend period.
Holiday Club, Share Kids,			It, Special Kid	s Share, and TRU	E Student Sha	re Accounts
\$0.01 - \$4,999.99 \$5,000.00 - \$24,999.99	0.05% 0.10%	0.05% 0.10%				
\$25,000.00 - \$49,999.99	0.10%	0.10%	\$5.00	\$0.01	Interest is comp	counded monthly and paid monthly. Calendar month interes
\$50,000.00 - \$74,999.99	0.10%	0.10%				period.
\$75,000.00 or Greater	0.15%	0.15%	1.01	,		
\$1,000.00 - \$4,999.99	0.05%	0.05%	nt Share Accou	nt	Dividende e	and a company and a daily, and waid want the Calandar manth
\$1,000.00 - \$4,999.99 \$5,000.00 - \$74,999.99	0.05%	0.05%	\$1.000.00	\$1,000.00	Dividends a	re compounded daily and paid monthly. Calendar month dividend period.
\$75,000.00 or Greater	0.15%	0.15%	ψ1,000.00	Ψ1,000.00	NOT	E: Maximum of six (6) withdrawals per month.
		IRA SI	nare Account			
\$500.00 - \$4,999.99	0.45%	0.45%				
\$5,000.00 - \$24,999.99	0.50%	0.50%	05.00	# =00.55	Dividends are	e compounded monthly and paid monthly. Calendar month
\$25,000.00 -\$124,999.99 \$125,000.00 - \$249,999.99	0.95% 1.85%	0.95% 1.83%	\$5.00	\$500.00		dividend period.
\$125,000.00 - \$249,999.99 \$250,000.00 or Greater	2.25%	2.23%				
			A Share Accou	ınt		
\$500.00 - \$24.999.99	0.450/				Dividends are	e compounded monthly and paid monthly. Calendar month
\$500.00 - \$24,999.99 \$25.000.00 - \$49.999.99	0.45% 0.70%	0.45% 0.70%	\$5.00	\$500.00		dividend period.
\$50,000.00 or Greater	0.75%	0.95%	ψ3.00	ψ000.00		th Dividend Rate will apply only to that portion of the
					<u> </u> a	ccount balance within each balance range.
					Minimum	
Share Draft Accounts*			Eligibility Crite	ria	Opening*	Dividends/Interest Credited
All Share Draft Accounts					\$25.00	Dividends are not earned on this account.
Champion's Choice Garnet Level					\$25.00	Dividends are not earned on this account.
Champion's Choice Gold Level		Must have at least	st 1 qualifying pro	duct/service from 2	\$25.00	Dividends are not earned on this account.
Champion's Choice Cold Level			categories.		Ψ23.00	Dividends are not earned on this account.
Champion's Choice Platinum Level		Must have at leas	st 1 qualifying pro- categories.	duct/service from 3	\$25.00	Dividends are not earned on this account.
Note: Your Share Draft account level will b	he determin	ed monthly based		services you have h	ı ad with us withir	the most recent 30 days.
Qualifying Product/Service Categories:		Deposit Services Loan Se			E-Services	
		Daily Share Draft Balance = \$1,500, Vehicle, HELOC, Cre Money Mint, Certificate of Deposit, Line of Credit, Sign		dit Card, Mortgage,	ACH, PCU, ATM Card, Visa Debit, Direct Deposit,	
		Money Mint, Certif		Line of Credit, Signa Rebui		E-Statements
	APY*	Dividend				
Quainaga Accounta	AFI	Dividend	Minimum*	Minimum*		Dividende Credited
Business Accounts		Rate	Opening	Earning		Dividends Credited
Business Accounts		Rate Business Mo	-	Earning		Dividends Credited
\$1,000.00 - \$24,999.99	1.00%	Rate Business Mo 0.995%	Opening	Earning	Dividends a	
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99	1.50%	Rate Business Mo 0.995% 1.49%	Opening	Earning	Dividends a	Dividends Credited are compounded daily and paid monthly. Calendar month dividend period.
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99	1.50% 2.00%	Rate Business Mo 0.995% 1.49% 1.98%	Opening oney Mint Acco	Earning ount		re compounded daily and paid monthly. Calendar month
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99	1.50%	Rate Business Me 0.995% 1.49% 1.98% 3.44%	Opening oney Mint Acco \$1,000.00	Earning ount \$1,000.00		re compounded daily and paid monthly. Calendar month dividend period.
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 or Greater	1.50% 2.00% 3.50%	Rate Business M 0.995% 1.49% 1.98% 3.44% Business C	Opening oney Mint Acco	Earning ount \$1,000.00	NOT	re compounded daily and paid monthly. Calendar month dividend period. E: Maximum of six (6) withdrawals per month.
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99	1.50% 2.00%	Rate Business Me 0.995% 1.49% 1.98% 3.44%	Opening oney Mint Acco \$1,000.00	Earning ount \$1,000.00	NOT	are compounded daily and paid monthly. Calendar month dividend period. TE: Maximum of six (6) withdrawals per month.
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 or Greater \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater	1.50% 2.00% 3.50% 0.05% 0.10% 0.20%	Rate Business M 0.995% 1.49% 1.98% 3.44% Business C 0.05% 0.10% 0.20%	Shecking Accor	\$1,000.00 unt \$10,000.00	NOT Dividends are	re compounded daily and paid monthly. Calendar month dividend period. E: Maximum of six (6) withdrawals per month. e compounded monthly and paid monthly. Calendar month dividend period.
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 or Greater \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater *ADDITIONAL TERMS: APY = Annual Percentage Yield. All Share and Busin	1.50% 2.00% 3.50% 0.05% 0.10% 0.20% ness Accoun	Rate Business M 0.995% 1.49% 1.98% 3.44% Business C 0.05% 0.10% 0.20% ts have a variable A	\$1,000.00 Checking Accordance \$25.00 Should Percentage	\$1,000.00 unt \$10,000.00 Yield that is subject	NOT Dividends are ochange by the C	re compounded daily and paid monthly. Calendar month dividend period. E: Maximum of six (6) withdrawals per month. e compounded monthly and paid monthly. Calendar month dividend period. Credit Union at any time without advance notice to you.
\$1,000.00 - \$24,999.99 \$25,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 or Greater \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 or Greater *ADDITIONAL TERMS: APY = Annual Percentage Yield. All Share and Busin Holiday Club Accounts: All funds will be transferred to the member's draft acc	1.50% 2.00% 3.50% 0.05% 0.10% 0.20% ness Account on or a	Rate Business M 0.995% 1.49% 1.98% 3.44% Business C 0.05% 0.10% 0.20% ts have a variable A fter November 1 of 6	Standard Sta	\$1,000.00 unt \$10,000.00 Yield that is subject to take a withdrawal from	Dividends are ochange by the Comma Holiday Club.	re compounded daily and paid monthly. Calendar month dividend period. E: Maximum of six (6) withdrawals per month. e compounded monthly and paid monthly. Calendar month dividend period. Credit Union at any time without advance notice to you. Account at ANY TIME before November 1, ALL accrued
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36 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits	0.65%	0.65%	\$1,000,00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
All Others	0.40%	0.40%	\$1,000.00	ψ1,000.00	p. 1 y 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

**ADDITIONAL CERTIFICATE ACCOUNT TERMS: Some Certificate (CD) Accounts are available for IRA Accounts. There is a grace period of 20 days following the maturity of any Share Certificate Account. During this 20-day period, you may make withdrawals or additions to the Share Certificate without penalty. We may impose a penalty if your withdraw funds from your account before the maturity date. Withdrawals within the first 6 days of the initial deposit will incur a 7-day simple interest penalty on the amount withdrawn. All 24- and 36-Month Certificates are available as step-up CDs. If our rates increase during the term of your CD, you may "step-up", one time, to that new higher rate. You must request the higher rate. The original term of the CD will renew effective the step-up date. Refer to your Master Account Agreement for additional terms and disclosures.