



CONSUMER RATE SCHEDULE

Rates Current as of 1/1/2021

NEW

ACCOUNT TYPE	Minimum Opening Balance to Avoid Service Fee	Minimum Balance to Earn Stated APY	Dividend Rate	Annual Percentage Yield (APY)
Membership Share	\$5	\$5	0.01%	0.01%
Money Market Account	None	< \$2,500 \$2,500-\$24,999 \$25,000-\$49,999 \$50,000-\$74,999 \$75,000-\$99,999 \$100,000 +	0.01% 0.03% 0.05% 0.15% 0.15% 0.15%	0.01% 0.03% 0.05% 0.15% 0.15% 0.15%
Money Market Plus Account ¹	None	≥ \$50,000 Qualifications Not Met	0.90% 0.15%	0.90% 0.15%
Holiday Club	None	None	0.01%	0.01%
Other Share Account	None	None	0.01%	0.01%
IRA Savings	None	\$5	0.30%	0.30%
Kasasa Cash Checking ^{® 2}	N/A	≤ \$10,000 >\$10,000 Qualifications Not Met	1.44% 0.05% 0.01%	1.45% 1.45% - 0.05% 0.01%

ACCOUNT TYPE	6 Month		12 Month		24 Month		36 Month		60 Month	
	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY	Dividend Rate	APY
Certificate <i>Minimum deposit \$500</i>	0.50%	0.50%	0.65%	0.65%	0.80%	0.80%	0.90%	0.90%	1.05%	1.05%
IRA Certificate <i>Minimum deposit \$500</i>	0.50%	0.50%	0.65%	0.65%	0.80%	0.80%	0.90%	0.90%	1.05%	1.05%
Youth Certificate <i>Minimum deposit \$500</i>	N/A	N/A	0.25%	0.25%	N/A	N/A	0.90%	0.90%	N/A	N/A

APY = Annual Percentage Yield · Printed APYs are expected for the month of January · Rates are subject to change by the Board of Directors
Any fees incurred could reduce the earnings on the account. · Penalties may be imposed for early withdrawal of certificate.

¹ To qualify for the Money Market Plus higher dividend rate you must maintain (1) a daily balance of \$50,000 or more to receive an APY of 0.90%, (2) At least one direct deposit (ACH automatic credit transaction) must post and settle to your account, (3) you must open a new checking account or have any existing checking with the Credit Union, and (4) If qualifications are not met, all balances earn 0.15% APY for the entire month. ² Kasasa Cash - To qualify for the Kasasa Cash Checking higher dividend rate and receive reimbursements for the ATM fee surcharges, you must meet the following requirements per Monthly Qualification Cycle: (1) Have at least 15 debit card point-of-sale or credit card purchase transactions (or a combination thereof) post and settle to your account per Monthly Qualification Cycle. Debit card transactions processed by merchants and received by us as ATM transactions do not count towards qualifying debit card transactions. Only debit card transactions processed by merchants and received by us as POS transactions count towards qualifying debit card transactions. (2) At least one direct deposit (ACH automatic credit transaction) must post and settle to your account or at least one ACH transaction (in or out) to your account per monthly qualification cycle. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during monthly qualification cycle will automatically be reimbursed up to \$4.99 per item to a maximum amount of \$15 per month and credited to the account on the last day of monthly statement cycle. ATM receipt(s) must be presented for reimbursement of an individual ATM fee of \$5.00 or higher; (2) balances up to and including \$10,000 receive an APY of 1.45%; and (3) balances over \$10,000 earn 0.05% dividend rate on portion of balance over \$10,000, resulting in a range from 1.45% - 0.05% APY depending on the balance. If qualifications are not met, all balances earn 0.01% APY. Qualifying debit and credit card transactions must post and settle to the account during monthly qualification cycle. Debit card transactions may take one or more business days from the date transaction occurred to post and settle to the account. The following activities do not count toward earning account rewards: ATM-processed transactions; transfers between accounts; and debit card transactions processed by merchants and received by the credit union as ATM transactions. "Monthly Qualification Cycle" is based upon the calendar month.

