

Par Value of Membership Share: \$5.00

Abound Credit Union 3939 S. Dixie Highway Radcliff, Kentucky 40160 THE DATE OF THIS RATE AND FEE SCHEDULE IS: July 1, 2025

The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above.

This Rate and Fee Schedule is part of your Agreement with the Credit Union

(800) 285-5669			This Rate and Fee Schedu	le is part of your Agree	nent with the Credit Uni	on			
Savings Account	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to this Sched		Balance Method
\$100.00 - \$10,000.00	0.050%	0.05%							
\$10,000.01 - \$50,000.00	0.100%	0.10%	Quarterly	Quarterly	Calendar Quarter	\$5.00	\$100.00 (Under Ag	e 18, \$0.00)	Average Daily Balance
\$50,000.01 or over	0.150%	0.15%							
Individual Retirement Account/ Traditional IRA									
\$100.00 - \$10,000.00	0.050%	0.05%							
\$10,000.01 - \$50,000.00	0.100%	0.10%	Quarterly	Quarterly	Calendar Quarter	None	\$100.00 (Under Ag	e 18, \$0.00)	Average Daily Balance
\$50,000.01 or over	0.150%	0.15%							
Roth or Education IRA Savings Account									
\$100.00 - \$10,000.00	0.050%	0.05%							
\$10,000.01 - \$50,000.00	0.100%	0.10%	Quarterly	Quarterly	Calendar Quarter	None	\$100.00 (Under Ag	ge 18, \$0.00)	Average Daily Balance
\$50,000.01 or over	0.150%	0.15%							
Money Market Account									
\$1,000-\$10,000	0.698%	0.70%							
\$10,000.01-\$25,000.00	0.747%	0.75%							
\$25,000.01-\$50,000	0.896%	0.90%	Monthly	Monthly	Calendar Month	None	\$1,000.0	0	Average Daily Balance
\$50,000.01-\$100,000.00	0.995%	1.00%							
\$100,000.01 or over	1.292%	1.30%							
Savvy Money Market Account									
\$0.00-\$249,999.99	0.000%	0.00%	Manakhiri	Manthle	Calendar Month	\$250,000.00	\$250,000.	00	Assessed Deiler Delenes
\$250,000 or over	1.835%	1.85%	Monthly	Monthly	Calendar Month	\$230,000.00	\$230,000.	00	Average Daily Balance
Checking Account									
All	Non-Dividend Bearing	Non-Dividend Bearing	N/A	N/A	N/A	N/A	N/A		N/A
High Yield Savings Account	Dividend Rate	If your Balance is	your APY will be in this range. The exact APY will depend on	Dividends	Dividends Credited	Dividend Period	Minimum Opening	Minimum Balance to	Balance Method
	Dividend Rate			Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Balance to Earn APY in	Balance Method
Limit of one High Yield Savings Account per	Dividend Rate		The exact APY will depend on		Dividends Credited	Dividend Period		Balance to	Balance Method
Limit of one High Yield Savings Account per primary member's Social Security Number.		If your Balance is	The exact APY will depend on the balance in the account.		Dividends Credited	Dividend Period		Balance to Earn APY in	Balance Method
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the	Dividend Rate		The exact APY will depend on		Dividends Credited	Dividend Period		Balance to Earn APY in	Balance Method
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the		If your Balance is	The exact APY will depend on the balance in the account.		Dividends Credited	Dividend Period		Balance to Earn APY in	Balance Method
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is:	3.923%	If your Balance is \$0.01 - \$5,000.00	The exact APY will depend on the balance in the account. 4.00%		Dividends Credited Monthly	Dividend Period Calendar Month		Balance to Earn APY in	Balance Method Average Daily Balance
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the	3.923% 2.959%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 -	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00%	Compounded			Deposit	Balance to Earn APY in this Schedule	
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000)	3.923% 2.959% 1.983%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$100,000.00	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20%	Compounded			Deposit	Balance to Earn APY in this Schedule	
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is:	3.923% 2.959% 1.983% 1.292%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$25,000.01 - \$100,000.00	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30%	Compounded Monthly	Monthly	Calendar Month	Deposit	Balance to Earn APY in this Schedule	
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is:	3.923% 2.959% 1.983% 1.292%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$100,000.00 \$100,000.01 or over	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30%	Compounded Monthly	Monthly <u>Ionthly</u> compounding an	Calendar Month	Deposit None	Balance to Earn APY in this Schedule	Average Daily Balance
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is:	3.923% 2.959% 1.983% 1.292%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.00 \$100,000.01 or over	### The exact APY will depend on the balance in the account. ###################################	Compounded Monthly	Monthly Monthly compounding an ith a calendar month div	Calendar Month Id crediting idend period	Deposit None Automatically reno	Balance to Earn APY in this Schedule N/A	Average Daily Balance Early Withdrawal
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method)	3.923% 2.959% 1.983% 1.292%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$100,000.00 \$100,000.01 or over Duarterly compounding a ith a calendar quarter div Annual Percentage Yield (APY)	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY	Compounded Monthly Dividend Rate	Monthly Ionthly compounding and the a calendar month divi	Calendar Month Id crediting idend period Minimum Balance to Open Account and to earn APY	None Automatically rene following t	Balance to Earn APY in this Schedule N/A ws with the	Average Daily Balance Early Withdrawal Penalty
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$100,000.00 \$100,000.01 or over Duarterly compounding a ith a calendar quarter div Annual Percentage Yield (APY) 1.00%	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% defecting idend period Minimum Balance to Open Account and to earn APY \$500.00	Compounded Monthly Dividend Rate 0.995%	Monthly Ionthly compounding an th a calendar month div Annual Percentage Yield (APY) 1.00%	Calendar Month Id crediting Idend period Minimum Balance to Open Account and to earn APY \$10,000.00	None Automatically rene following t	Balance to Earn APY in this Schedule N/A N/A	Average Daily Balance Early Withdrawal Penalty 90 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over Duarterly compounding a ith a calendar quarter div. Annual Percentage Yield (APY) 1.00% 2.50%	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00	Monthly Dividend Rate 0.995% 2.472%	Monthly Ionthly compounding an th a calendar month div Annual Percentage Yield (APY) 1.00% 2.50%	Calendar Month d crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00	None Automatically ren following t 3 Montl 6 Montl	Balance to Earn APY in this Schedule N/A N/A	Average Daily Balance Early Withdrawal Penalty 90 days 90 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$100,000.00 \$100,000.01 or over Duarterly compounding arith a calendar quarter div Annual Percentage Yield (APY) 1.00% 2.50% 3.00%	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00	Monthly Dividend Rate 0.995% 2.472% 2.960%	Monthly Ionthly compounding an tha calendar month div Annual Percentage Vield (APV) 1.00% 2.50% 3.00%	Calendar Month Id crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00	None Automatically rene following to 3 Month 6 Month 12 Month 12 Month 12 Month 12 Month 12 Month 12 Month 13 Month 14 Month 15 Month 15 Month 16 Month 17 Month 18	Balance to Earn APY in this Schedule N/A N/A	Average Daily Balance Early Withdrawal Penalty 90 days 90 days 90 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over Duarterly compounding a ith a calendar quarter div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50%	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00	Compounded Monthly Dividend Rate 0.995% 2.472% 2.960% 3.445%	Monthly Ionthly compounding an ith a calendar month div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50%	Calendar Month Id crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00	None Automatically rene following t 3 Montl 6 Montl 12 Montl 18 Mont	Balance to Earn APY in this Schedule N/A N/A	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 90 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month 18 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over Suarterly compounding a ith a calendar quarter divaced (APY) 1.00% 2.50% 3.00% 3.50% 3.50%	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00 \$500.00	Dividend Rate 0.995% 2.472% 2.960% 3.445%	Monthly Ionthly compounding an tha calendar month div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50% 3.50%	Calendar Month d crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$10,000.00	None Automatically renc following t 3 Montl 6 Montl 12 Mont 18 Montl 18 Montl 24 Montl	Balance to Earn APY in this Schedule N/A N/A was with the erm h h h h	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 90 days 90 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month 18 Month 24 Month 36 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455% 3.455% 3.211%	\$0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over \$100,000.01 or over	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00	Dividend Rate 0.995% 2.472% 2.960% 3.445% 3.203%	Monthly Ionthly compounding an th a calendar month div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25%	Calendar Month d crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00	None Automatically renefollowing t 3 Montl 6 Montl 12 Mont 18 Mont 24 Mont 36 Montl	N/A N/A N/A	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 90 days 180 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month 18 Month 24 Month 36 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455% 3.455% 3.211%	S0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over S100,000.01 or over Duarterly compounding at ith a calendar quarter div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25% 3.25%	### The exact APY will depend on the balance in the account. #### 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00	Dividend Rate 0.995% 2.472% 2.960% 3.445% 3.203% 3.203%	Monthly Ionthly compounding an the a calendar month divided (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25% 3.25%	Calendar Month Id crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00	None Automatically rene following to 3 Month 12 Month 18 Month 24 Month 36 Month 48 Month 48 Month 18 Month 18 Month 19	Balance to Earn APY in this Schedule N/A N/A www with the erm h h h h h	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 180 days 180 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455% 3.211% 3.211%	S0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over S100,000.01 or over Cuarterly compounding a ith a calendar quarter div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25% 3.25% 3.25% 3.25%	### The exact APY will depend on the balance in the account. #### 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00	Compounded Monthly Dividend Rate 0.995% 2.472% 2.960% 3.445% 3.203% 3.203% 3.203% 3.203%	Monthly Ionthly compounding an ith a calendar month div Annual Percentage Vield (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25% 3.25% 3.25% 3.25%	Calendar Month Id crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00	None Automatically rene following t 3 Montl 6 Montl 12 Mont 18 Mont 18 Mont 24 Mont 36 Mont 48 Mont 59 Mont	N/A N/A N/A	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 180 days 180 days 180 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month 59 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455% 3.455% 3.211% 3.211% 4.426%	S0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over Duarterly compounding a ith a calendar quarter div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50% 3.25% 3.25% 3.25% 4.50%	The exact APY will depend on the balance in the account. 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00	Dividend Rate 0.995% 2.472% 2.960% 3.445% 3.203% 3.203% 4.410%	Monthly Inthly compounding and that calendar month div Annual Percentage Vield (APV) 1.00% 2.50% 3.00% 3.50% 3.25% 3.25% 4.50%	Calendar Month d crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00	None Automatically rene following to 3 Month 12 Month 18 Month 24 Month 36 Month 48 Month 48 Month 18 Month 18 Month 19	N/A N/A N/A N/A	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 90 days 180 days 180 days 180 days 180 days
Limit of one High Yield Savings Account per primary member's Social Security Number. For up to the first \$5,000 deposited in the account, your Dividend Rate is: For up to the next \$20,000 deposited in the account, your Dividend Rate is: For up to the next \$75,000 deposited in the account, your Dividend Rate is: For any additional funds (over \$100,000) deposited in the account, your Dividend Rate is: Certificate/ IRA Certificate Terms (Dividends are calculated using the Average Daily Balance Method) 3 Month 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month	3.923% 2.959% 1.983% 1.292% Dividend Rate 0.996% 2.477% 2.967% 3.455% 3.211% 3.211%	S0.01 - \$5,000.00 \$5,000.01 - \$25,000.00 \$25,000.01 - \$25,000.00 \$100,000.01 or over S100,000.01 or over Cuarterly compounding a ith a calendar quarter div Annual Percentage Yield (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25% 3.25% 3.25% 3.25%	### The exact APY will depend on the balance in the account. #### 4.00% 3.20% - 4.00% 2.30% - 3.20% 1.30% - 2.30% Minimum Balance to Open Account and to earn APY \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00 \$500.00	Compounded Monthly Dividend Rate 0.995% 2.472% 2.960% 3.445% 3.203% 3.203% 3.203% 3.203%	Monthly Ionthly compounding an ith a calendar month div Annual Percentage Vield (APY) 1.00% 2.50% 3.00% 3.50% 3.50% 3.25% 3.25% 3.25% 3.25%	Calendar Month Id crediting idend period Minimum Balance to Open Account and to earn APY \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00 \$10,000.00	None Automatically rene following to 3 Month 6 Month 12 Month 18 Month 24 Month 36 Month 48 Month 59 Month 12 Month 13 Month 14 Month 15 Month 15 Month 16 Month 17 Month 17 Month 18	Balance to Earn APY in this Schedule N/A N/A www with the erm h h h h h h h h h h	Early Withdrawal Penalty 90 days 90 days 90 days 90 days 180 days 180 days 180 days

Credit To Accounts For Member Deposits

The Credit Union's "daily cut-off time": All deposits or transactions received after the close of business on a day we are open or received after we open our Night Depository, or received on a day on which we are closed for business, are treated as if received on the next business day that we are open. Our business hours are listed below. The Credit Union's "daily cut-off time" for Uniform Commercial Code Funds transfers: Any dollar amount may be transferred until 2:00 p.m. on a business day. Any request for a transfer after 2:00 p.m. will be sent on the next business day we are open. If transfer is for \$5,000.00 or more, we may delay it until the next business day. The Credit Union's business day disclosure: Our business days are Monday through Friday 8:30 a.m. to 4:30 p.m., excluding federal holidays. Our Night Depository is opened at 9:00 a.m. daily. (Deposits made after 8:30 a.m. or on a day we are not open will be processed on the next business day we are open).

Electronic Funds Transfer Services

THE DATE OF THIS RATE AND FEE SCHEDULE IS: July 1, 2025

Daily limits on transactions: \$760.00 at ATMs and \$5,000.00 at Point of Sale Terminals if there are sufficient funds in your account and except as otherwise limited in your Membership Agreement. ATM transactions are limited to eight (8) per day or Point of Sale transactions to fifteen (15) per day or a combination total of fifteen (15) per day. Dollar amounts and numbers of transactions will be less than stated when Network provider is off-line due to technical difficulties.

Uniform Commercial Code Funds Transfer Services Security Procedures:

Chitoria Commercial Code Fands Francisco Sciences Security Frocedures:			
Delivery Method	Security Procedure		
Direct Call for Wire Transfer Services	You must have a signed Remote Funds Transfer Agreement on file in order to send a wire by phone, fax or secure email. When the amount of the transfer requested exceeds a certain amount, Credit Union staff will call back to verify your identity using established, unique security question(s). The Credit Union may perform random callbacks on wires of lesser amounts.		
All Other Methods	Official picture ID verification will be used on all wire transfer requests made in person. The Credit Union performs random callbacks from time to time.		

Fees Applicable to EFT Transactions

Fee Name	Amount	Description
Transactions at Proprietary Credit Union ATMs & other ATMs specified as exempt	No fee	
Transactions at Nonproprietary ATMs*	\$ 1.00	Charged each time you complete a transaction at an ATM that is not located at a branch or owned and operated by the Credit Union.
Wire transfer – incoming	\$ 3.00	Charged for each wire transfer into your account.
Wire transfer – outgoing	\$ 25.00	Charged for each wire transfer out of your account.

^{*}Up to 4 ATM fees may be reimbursed per month when properly requested. Request must be submitted within 90 days of transaction, Networks available for EFT Transactions: PLUS, AFFN, CO-OP, and Accel Advantage.

Fees and Service Charges For Accounts and Services:

Fee Name	Amount	Description	
Cashier's Check	\$ 5.00	Charged when you request a Cashier's Check. Fee is charged per check requested.	
Convenience Payment Fee	\$ 15.00	Charged each time you make a loan payment by telephone	
Copy of draft or check	\$ 1.00	Charged each time you request a copy of a draft or check.	
Counter check	\$ 0.50	Charged each time you request a Counter check.	
Courtesy Pay/Courtesy Pay Plus/Overdraft	\$ 31.00	Charged each time you use the Courtesy Pay/Courtey Pay Plus service to cover overdrawn transactions, if opted in.	
Excessive savings preauthorized transfers	\$ 3.00	Charged if you make more than 12 transfers from your savings account during a dividend period. The fee is charged per transfer after the 12th transaction.	
Excessive savings withdrawals in dividend period	\$ 1.00	Charged if you make more than 12 transfers from your savings account during a dividend period. The fee is charged per transfer after the 12th transaction.	
Garnishment/ Levy	\$ 75.00	Charged each time a garnishment or levy is processed for you.	
Inactivity/Dormancy	\$ 10.00	Charged per month after 12 months without activity, if you do not have a \$500 balance or an active loan.	
Membership	\$ 10.00	Charged one time when you apply to become a member of the Credit Union. This fee is non-refundable.	
Money Market Account Minimum Balance	\$ 10.00	Charged if the account balance falls below the minimum amount required. This fee is charged per month the minimum balance is not maintained.	
Not Sufficient Funds (NSF)/Uncollected Funds	\$ 31.00	Charged when you initiate a transaction without sufficient available/collected funds in your account to pay the full amount.	
Research Services or Account reconciliation	\$ 10.00	Charged for each hour of research/reconciliation completed.	
Returned statement (bad address)	\$ 5.00	Charged monthly for accounts with returned mail/bad address.	
Rush Debit Card	\$ 30.00	Card received within 3 business days	
Rush Credit Card	\$ 15.00	Card received within 3 business days	
Safe deposit box 3x5	\$ 10.00	Charged once each year for renting a safe deposit box of this size.	
Safe deposit box 3x10	\$ 20.00	Charged once each year for renting a safe deposit box of this size.	
Safe deposit box 5x10	\$ 25.00	Charged once each year for renting a safe deposit box of this size.	
Safe deposit box 10x10	\$ 40.00	Charged once each year for renting a safe deposit box of this size.	
Safe deposit box 16x10	\$ 60.00	Charged once each year for renting a safe deposit box of this size.	
Second Chance Checking	\$ 8.00	Charged each month if you have direct deposit coming into the account.	
Second Chance Checking	\$ 10.00	Charged each month if you do not have direct deposit coming into the account.	
Statement copy	\$ 3.00	Charged for each printed copy of a statement you request.	
Safe deposit box 10x10	\$ 40.00	Charged once each year for renting a safe deposit box of this size.	