

Last Dividend Declaration Date: October 20, 2022

VARIABLE RATE						
ACCOUNT TYPE	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Earn Stated APY
Prime Share	0.050%	0.050%	Quarterly	Quarterly	Calendar Quarter	\$100.00
Minor Share	0.050%	0.050%	Quarterly	Quarterly	Calendar Quarter	\$25.00
Teen Share	0.050%	0.050%	Quarterly	Quarterly	Calendar Quarter	\$25.00
Secondary Share	0.050%	0.050%	Quarterly	Quarterly	Calendar Quarter	\$100.00
IRA Share	0.050%	0.150%	Quarterly	Quarterly	Calendar Quarter	\$0.00
Share Draft	0.010%	0.010%	Monthly	Monthly	Calendar Month	\$1,000.00
Fresh Start Share Draft	0.010%	0.010%	Monthly	Monthly	Calendar Month	\$1,000.00
Money Market (tiered)						
\$2,500.00 - \$24,999.99	0.300%	0.300%	Monthly	Monthly	Calendar Month	\$2,500.00
\$25,000.00 - \$49,999.99	0.349%	0.350%	Monthly	Monthly	Calendar Month	\$25,000.00
\$50,000.00 - \$99,999.99	0.389%	0.400%	Monthly	Monthly	Calendar Month	\$50,000.00
\$100,000.00 or greater	0.489%	0.490%	Monthly	Monthly	Calendar Month	\$100,000.00
Business Share	0.050%	0.050%	Quarterly	Quarterly	Calendar Quarter	\$100.00
Business Share Draft	0.010%	0.010%	Monthly	Monthly	Calendar Month	\$1,000.00
Business Plus Share Draft	0.010%	0.010%	Monthly	Monthly	Calendar Month	\$1,000.00

Fixed Rate						
ACCOUNT TYPE	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Earn Stated APY*
Share Certificate (Regular & IRA)**						
6 Month Term	0.648%	0.650%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
12 Month Term	1.095%	1.100%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
24 Month Term	1.393%	1.400%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
36 Month Term	1.640%	1.650%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
48 Month Term	1.837%	1.850%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
60 Month Term	1.985%	2.000%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00

Certificate Specials						
ACCOUNT TYPE	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Balance to Earn Stated APY*
Share Certificate (Regular & IRA)**						
9 Month Term – Auto renew at 12 Month Term	1.788%	1.800%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
17 Month Term – Auto renew at 12 Month Term	2.722%	2.750%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
18 Month Term – Auto renew at 12 Month Term	3.455%	3.500%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
21 Month Term – Auto renew at 24 Month Term	2.869%	2.900%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00
27 Month Term – Auto renew at 24 Month Term	3.941%	4.000%	Quarterly	Quarterly	Calendar Quarter	\$1,000.00

*Minor accounts have a minimum balance of \$500.00 for certificates of any term.

**Early withdrawal penalty may be imposed on all certificates.

RATE INFORMATION. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate (Rate) and frequency of compounding for an annual period. The Rate and APY are the rates and yield as of the last dividend declaration date and may change at any time as determined by the Credit Union.

NATURE OF DIVIDENDS. Dividends are paid from current income and available earnings after required transfers to reserves at that the end of the dividend period. Dividends are calculated using the Average Daily Balance Method. Dividends are calculated by applying a periodic rate to the average daily balance in the account for that period. The average daily balance is determined by adding the full amount of the principle in the account for each day of the period and dividing that figure by the number of days in that period. If the minimum average daily balance is not met, the stated APY will not be earned.

DIVIDEND COMPOUNDING AND CREDITING. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The compounding and crediting of dividends and the dividend period applicable to each account are set forth below.

