

Account Disclosure Rate Supplement

INSTRUCTIONS New Acc	This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures. The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below. New Account Request for Information EFFECTIVE DATE: 11/08/2024				
	VARIABLE RATE				
Account Type	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD		
Business Share Savings (1)		0.0100	0.01		
Business Money Market (1)	Less than \$50,000.00	0.4989	0.50		
	\$50,000.00 - \$99,999.99	0.5486	0.55		
	\$100,000.00 - \$249,999.99	0.6978	0.70		
	\$250,000.00 - \$499,999.99	0.7474	0.75		
	\$500,000.00 & Greater	0.7971	0.80		
Business Premier Checking (1)	Less than \$10,000.00	0.9954	1.00		
	\$10,000.00 - \$49,999.99	1.2429	1.25		
	\$50,000.00 - \$99,999.99	1.7361	1.75		
	\$100,000.00 - \$249,999.99	1.9819	2.00		
	\$250,000.00 & Greater	2.4718	2.50		

Account Type	FIXED RATE				
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	
Business Certificate (2)	\$1,000	3-5 Mo	0.4989	0.50	
		6-11 Mo	0.4989	0.50	
		12-23 Mo	0.9954	1.00	
		24-35 Mo	0.9954	1.00	
		36-47 Mo	0.9954	1.00	
		48-59 Mo	0.9954	1.00	
		60-71 Mo	0.9954	1.00	
		72-83 Mo	0.9954	1.00	
		84+ Mo	0.9954	1.00	
	\$100,000	3-5 Mo	0.5984	0.60	
	\$100,000	6-11 Mo	0.5984	0.60	
		12-23 Mo	1.0945	1.10	
		24-35 Mo	1.0945	1.10	
		36-47 Mo	1.0945	1.10	
		48-59 Mo	1.0945	1.10	
		60-71 Mo	1.0945	1.10	
		72-83 Mo	1.0945	1.10	
		84+ Mo	1.0945	1.10	
	\$250,000	3-5 Mo	0.6978	0.70	
		6-11 Mo	0.6978	0.70	
		12-23 Mo	1.1935	1.20	
		24-35 Mo	1.1935	1.20	
		36-47 Mo	1.1935	1.20	
		48-59 Mo	1.1935	1.20	
		60-71 Mo	1.1935	1.20	
		72-83 Mo	1.1935	1.20	
		84+ Mo	1.1935	1.20	
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Rate Boost Term Share Certificate (2)					
Business Certificate Special (2)	\$1,000	5 Mo	4.3617	4.45	

⁽¹⁾ The dividend rate and APY may change every dividend period based on the determination of the Credit Union's Board of Directors.

For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days. The Dividend Rate(s) and Annual Percentage Yield(s) shown herein are current as of the effective date. For more current rates, please call (800) 456-3000.

The dividend rate and APY are only applicable to new Accounts that are funded solely with deposits from outside financial institutions. These rates do not apply to the renewal of an existing Account or the use of any other funds already on deposit with the Credit Union.

⁽⁴⁾ To be eligible for this Account You must have a Credit Union checking account with monthly; (i) direct deposit(s) of \$500.00; or (ii) at least ten transactions post to that account.