

Personal Deposit Account Rates

Savings Account Rates	Minimum Opening Deposit	Dividend Rate	APY
Primary Savings ¹	\$25.00	0.10%	0.10%
Special Savings ¹	\$25.00	0.10%	0.10%
Health Savings Account (HSA) ¹	\$0.00	1.00%	1.00%

High Yield Savings Rates	Minimum Opening Deposit	Dividend Rate	APY
Premium Tier (Average Daily Balances of \$10,000 or more) ²	\$25.00	2.96%	3.00%
Base Tier (Average Daily Balances of \$9,999.99 or less) ²	\$25.00	0.10%	0.10%

Go Green Money Market	Minimum Opening Deposit	Dividend Rate	APY
Premium Tier (15 or more Go Green Checking debit card transactions posted per month) ³	\$25.00	3.20%	3.25%
Base Tier (0-14 Go Green Checking debit card transactions posted per month) ³	\$25.00	1.00%	1.00%

Basic Money Market	Minimum Opening Deposit	Dividend Rate	APY
Basic Money Market ⁴	\$25.00	1.98%	2.00%

Go Green Checking Account Rates	Minimum Opening Deposit	APY on average daily balances of \$10,000 or less	APY on average daily balances above \$10,000
Premium Tier (15 or more Debit Card Transactions Posted Per Month) ⁵	\$25.00	5.00%	0.05%
Base Tier (0-14 Debit Card Transactions Posted Per Month) ⁵	\$25.00	0.05%	0.05%

Student Checking Rates	Minimum Opening Deposit	APY on average daily balances of \$10,000 or less	APY on average daily balances above \$10,000
Premium Tier (15 or more Debit Card Transactions Posted Per Month) ⁵	\$25.00	5.00%	0.05%
Base Tier (0-14 Debit Card Transactions Posted Per Month) ⁵	\$25.00	0.05%	0.05%

Basic Checking Rates	Minimum Opening Deposit	Dividend Rate	APY
Basic Checking	\$25.00	N/A	N/A

Certificate Rates	Minimum Deposit	Dividend Rate	APY
6-Month Certificate ⁶	\$250.00	4.17%	4.25%
12-Month Certificate ⁶	\$250.00	4.17%	4.25%
15-Month Jumbo Certificate ⁶	\$100,000.00	4.27%	4.35%
18-Month Certificate ⁶	\$250.00	4.17%	4.25%
24-Month Certificate ⁶	\$250.00	4.17%	4.25%
36-Month Certificate ⁶	\$250.00	4.17%	4.25%
48-Month Certificate ⁶	\$250.00	4.17%	4.25%
60-Month Certificate ⁶	\$250.00	4.17%	4.25%

High Yield IRA Savings Rates	Minimum Opening Deposit	Dividend Rate	APY
High Yield IRA Savings Account ⁷	\$0.00	2.96%	3.00%

IRA Certificate Rates	Minimum Deposit	Dividend Rate	APY
6-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%
12-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%
15-Month Jumbo Certificate ⁶	\$100,000.00	4.27%	4.35%
18-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%
24-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%
36-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%
48-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%
60-Month IRA Certificate ⁶	\$250.00	4.17%	4.25%

Business Deposit Account Rates

Business Savings Rates	Minimum Opening Deposit	Dividend Rate	APY
Business Primary Savings ⁸	\$25.00	0.10%	0.10%

Business Checking Rates	Minimum Opening Deposit	Dividend Rate	APY
Business Checking ⁸	\$25.00	N/A	N/A

Business High Yield Savings	Minimum Opening Deposit	Dividend Rate	APY
Premium Tier (Average Daily Balances of \$10,000.00 or more) ⁸	\$25.00	1.00%	1.00%
Base Tier (Average Daily Balances of \$9,999.99 or less) ⁸	\$25.00	0.25%	0.25%

Business Money Market	Minimum Opening Deposit	Dividend Rate	APY
Business Money Market ⁸	\$25.00	0.25%	0.25%

Disclosures

1. APY = Annual Percentage Yield. Rates subject to change without notice after account opening. APY is accurate as of the last dividend declaration date. A minimum deposit of \$25 to a Primary Savings account is required at account opening and a minimum of \$5 must be maintained in a Savings account to have access to all of our products and services. A balance of \$0.01 is required to earn applicable product APY. Dividends are based on the Credit Union's earnings at the end of a dividend period and thus cannot be guaranteed. Fees may reduce earnings on account. For more details, see the Truth-in-Savings Disclosure and Rate Table.
 2. APY = Annual Percentage Yield. Rates subject to change without notice after account opening. APY is accurate as of the last dividend declaration date. This is a tiered rate account. Once the minimum balance for a particular tier's range is met, the APY for that balance range will apply to the full balance of your account. Your APY will be determined at the end of the month by looking at your average daily balance. A minimum average daily balance of \$10,000 is required to get the 3.00% APY rate on the entire balance. For example, if the account is open for 10 days, we will take the total balance at the end of the month, divide it by 10, and determine if it's above the threshold. Fees may reduce earnings on the account. Membership eligibility requirements apply. For more details, see the Truth-in-Savings Disclosure and Rate Table.
 3. APY = Annual Percentage Yield. Rates on accounts are subject to change after account opening. APY is accurate as of the last dividend declaration date. Minimum balance required to earn APY is \$0.01. Fees may reduce earnings on account. This is a tiered rate account linked to a Go Green Checking Account. You must make the required number of qualifying transactions with your Go Green Debit Card during the calendar month to earn the corresponding APY for the dividend period. If you do not meet the minimum transaction requirement for the Premium Tier during the calendar month, the APY for the Base Tier will apply to the entire balance in your account. A minimum of \$5 must be maintained in a Primary Savings account to have access to all of our products and services. For more details, see the Truth-in-Savings Disclosure and Rate Table.
 4. APY = Annual Percentage Yield. Rates on accounts may change after the account is opened. APY is accurate as of the last dividend declaration date. Membership eligibility requirements apply. A minimum of \$5 must be maintained in a Primary Savings account to have access to all of our products and services. Fees may reduce earnings on the account. For more details, see the Truth-in-Savings Disclosure and Rate Table.
 5. APY = Annual Percentage Yield. Rates on accounts may change after the account is opened, and APY is accurate as of the last dividend declaration date. This account has a tiered rate structure. To earn the Premium Tier APY during the dividend period, you must complete the required number of qualifying transactions with your Go Green Checking debit card during the calendar month. Qualifying transactions include signature-based or PIN-based purchases, online purchases, and online bill payments made with your debit card. The Premium Tier APY applies to average daily balances up to \$10,000, while the Base Tier APY applies to the portion of the balance exceeding \$10,000. If you do not meet the minimum transaction requirement for the Premium Tier during the calendar month, the Base Tier APY will apply to the entire balance. Membership eligibility requirements apply. A minimum of \$5 must be maintained in a Primary Savings account to have access to all of our products and services. Fees may reduce earnings on the account. For more details, see the Truth-in-Savings Disclosure and Rate Table.
 6. APY = Annual Percentage Yield. The certificate requires a minimum balance of \$250 (or \$100,000 for the 15-month Jumbo Certificate) to earn APY. Fees may reduce earnings on account. The APY and dividend for this account is fixed at the time of account opening and will remain in effect until the maturity date. Penalty for early withdrawal. APY is accurate as of the last dividend declaration date.
 - 6-month certificate will automatically renew to another 6-month certificate.
 - 12-month certificate will automatically renew to another 12-month certificate.
 - 15-month Jumbo Certificate will automatically renew to another 15-month Jumbo Certificate.
 - 18-month certificate will automatically renew to another 18-month certificate.
 - 24-month certificate will automatically renew to another 24-month certificate.
 - 36-month certificate will automatically renew to another 36-month certificate.
 - 48-month certificate will automatically renew to another 48-month certificate.
 - 60-month certificate will automatically renew to another 60-month certificate.
- You have a seven-day grace period at the maturity date to withdraw your funds without penalty. Certificate holders are notified via USPS mail approximately 20 days before renewal. Please contact us to change the term of the certificate, upon maturity, by visiting a branch, calling 800-868-4262, or sending a secure message through online banking.
7. APY = Annual Percentage Yield. Rates subject to change without notice after account opening. APY is accurate as of the last dividend declaration date. Membership eligibility requirements apply. Fees may reduce earnings on account. For more details, see the Truth-In-Savings Disclosure and Rate Table. Penalties may be imposed for early withdrawal.
 8. APY = Annual Percentage Yield. APY is accurate as of the last dividend declaration date. Rates are subject to change daily and after account is opened without notice. A minimum of \$5 must be maintained in a Business Primary Savings account to have access to all of our products and services. Dividends are based on the Credit Union's earnings at the end of a dividend period and thus cannot be guaranteed. Fees may reduce earnings on account.