ARKANSAS FEDERAL CREDIT UNION

Account Disclosure Rate Supplement

INSTRUCTIONS 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: **10/09/2026**

VARIABLE RATE

Account Type	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Share Savings (1)		0.0100	0.01
☐ Personal Savings (1)		0.0100	0.01
☐ Health Savings Checking (1)		0.1998	0.20
☐ Money Market (1)(2)	Less than $1,000.00	0.0100	0.01
	$1,000.00 - $4,999.99	0.4989	0.50
	$5,000.00 - $9,999.99	0.4989	0.50
	$10,000.00 - $24,999.99	0.4989	0.50
	$25,000.00 - $49,999.99	0.5984	0.60
	$50,000.00 - $99,999.99	0.7474	0.75
	$100,000.00 - $249,999.99	0.7474	0.75
	$250,000.00 - $499,999.99	0.7474	0.75
	$500,000.00 - $999,999.99	0.7474	0.75
	$1,000,000.00 & Greater	0.7474	0.75
☐ Member Freedom Money Fund (1)(3)	Less than $1,000.00	0.00	0.00
	$1,000.00 & Greater	0.0100	0.01
☐ IRA Savings (1)(2)	$25.00 - $999.99	0.0100	0.01
	$1,000.00 - $4,999.99	0.8467	0.85
	$5,000.00 - $9,999.99	0.9459	0.95
	$10,000.00 - $24,999.99	1.0945	1.10
	$25,000.00 - $49,999.99	1.1440	1.15
	$50,000.00 - $99,999.99	1.1935	1.20
	$100,000.00 & Greater	1.2429	1.25
☐ Premium Checking (1)(3)(7)	Less than $10,000.01	3.9285	4.00
	$10,000.01 & Greater	0.0500	4.00 - 0.45
☐ Elite Checking (1)(3)(8)	Less than $10,000.01	5.8411	6.00
	$10,000.01 & Greater	0.0500	6.00 - 0.65

FIXED RATE

Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Regular Certificate/ IRA Certificate (4)	$1,000	3-5	0.4989	0.50
		6-11	0.4989	0.50
		12-23	0.9954	1.00
		24-35	4.4098	4.50
		36-47	4.4098	4.50
		48-59	4.4098	4.50
		60-71	4.4098	4.50
		72-83	0.9954	1.00
		84+ Mo	0.9954	1.00

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FIXED RATE *(continued)*

Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
☐ Regular Certificate/ IRA Certificate (4)	$100,000	3-5 Mo	0.5984	0.60
		6-11 Mo	0.5984	0.60
		12-23 Mo	1.0945	1.10
		24-35 Mo	4.4098	4.50
		36-47 Mo	4.4098	4.50
		48-59 Mo	4.4098	4.50
		60-71 Mo	4.4098	4.50
		72-83 Mo	1.0945	1.10
		84+ Mo	1.0945	1.10
☐ Jumbo Certificate/ Jumbo IRA Certificate (4)	$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	4.4098	4.50
		36-47 Mo	4.4098	4.50
		48-59 Mo	4.4098	4.50
		60-71 Mo	4.4098	4.50
		72-83 Mo	1.1935	1.20
		84+ Mo	1.1935	1.20
☐ Special Certificate/ Special IRA Certificate (4)	$1,000	6 Mo	4.2175	4.30
☐ Special Certificate/ Special IRA Certificate (4)	$1,000	12 Mo	4.4098	4.50
☐ Special Certificate/ Special IRA Certificate (4)				
☐ Rate Boost Term Share Certificate (4)				

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

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for that tier.

(4) 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.

(5) 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.

(6) 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.

(7) In order to earn dividends at the disclosed rate, during each calendar month You must have 10 or more specific transactions equal to or greater than $1.00 post to Your Account. Such transactions must be ACH, Direct Deposit, Bill Pay, MasterCard Debit, share draft, or any combination thereof.

(8) In order to earn dividends at the disclosed rate, during each calendar month You must have 15 or more debit card transactions not completed at an ATM equal to or greater than $10.00 post to Your Account, have a direct deposit of $1,000.00 or more, and be enrolled in E-Statements.

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