



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.		
<input type="checkbox"/> New Account	<input type="checkbox"/> Request for Information		
EFFECTIVE DATE: 10/27/2023			
VARIABLE RATE			
Account Type	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Share Savings (1)		0.0100	0.01
<input type="checkbox"/> Personal Savings (1)		0.0100	0.01
<input type="checkbox"/> Health Savings Checking (1)		0.1998	0.20
<input type="checkbox"/> Money Market (1)(2)	Less than \$1,000.00	0.0100	0.01
	\$1,000.00 - \$4,999.99	0.7474	0.75
	\$5,000.00 - \$9,999.99	0.7474	0.75
	\$10,000.00 - \$24,999.99	0.7474	0.75
	\$25,000.00 - \$49,999.99	0.7474	0.75
	\$50,000.00 - \$99,999.99	0.9954	1.00
	\$100,000.00 - \$249,999.99	0.9954	1.00
	\$250,000.00 - \$499,999.99	0.9954	1.00
	\$500,000.00 - \$999,999.99	0.9954	1.00
	\$1,000,000.00 & Greater	0.9954	1.00
<input type="checkbox"/> Member Freedom Money Fund (1)(3)	Less than \$1,000.00	0.00	0.00
	\$1,000.00 & Greater	0.0100	0.01
<input type="checkbox"/> 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
<input type="checkbox"/> Premium Checking (1)(3)(7)	Less than \$2,500.00	3.9285	4.00
	\$2,500.01 - \$10,000.00	3.9285	4.00
	\$10,000.01 & Greater	0.0500	0.05
<input type="checkbox"/> Elite Checking (1)(3)(8)	Less than \$2,500.00	5.8411	6.00
	\$2,500.01 - \$10,000.00	5.8411	6.00
	\$10,000.01 & Greater	0.0500	0.05

Account Type	FIXED RATE			
	MINIMUM BALANCE REQUIREMENTS	TERM	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Certificate/IRA Certificate (4)	\$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
		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
	<input type="checkbox"/> Rate Boost Term Share Certificate (4)	\$1,000	24 Mo	3.2026
<input type="checkbox"/> Certificate/IRA Certificate Special (4)(5)	\$1,000	6 Mo	5.1755	5.30
<input type="checkbox"/> Certificate/IRA Certificate Special (4)(6)	\$1,000	6 Mo	5.1755	5.30
<input type="checkbox"/> Certificate/IRA Certificate Special (4)(5)	\$1,000	13 Mo	5.6038	5.75
<input type="checkbox"/> Certificate/IRA Certificate Special (4)(6)	\$1,000	13 Mo	5.6038	5.75

- (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.