



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: 12/06/2022			
VARIABLE RATE			
Account Type	BALANCE REQUIREMENTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
<input type="checkbox"/> Business Share Savings (1)		0.0100	0.01
<input type="checkbox"/> 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
<input type="checkbox"/> 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
<input type="checkbox"/> Certificate/IRA Certificate (2)	\$1,000	3-5 Mo	0.8963	0.90
		6-11 Mo	1.2429	1.25
		12-23 Mo	2.0310	2.05
		24-35 Mo	2.1781	2.20
		36-47 Mo	2.2271	2.25
		48-59 Mo	2.3251	2.35
		60-71 Mo	2.4718	2.50
		72-83 Mo	2.5695	2.60
	84+ Mo	2.7647	2.80	
	\$100,000	3-5 Mo	0.9954	1.00
		6-11 Mo	1.3417	1.35
		12-23 Mo	2.1291	2.15
		24-35 Mo	2.2761	2.30
		36-47 Mo	2.3251	2.35
		48-59 Mo	2.4229	2.45
		60-71 Mo	2.5695	2.60
		72-83 Mo	2.6672	2.70
	84+ Mo	2.8622	2.90	
	\$250,000	3-5 Mo	1.0945	1.10
		6-11 Mo	1.4405	1.45
		12-23 Mo	2.2271	2.25
		24-35 Mo	2.3740	2.40
		36-47 Mo	2.4229	2.45
		48-59 Mo	2.5207	2.55
60-71 Mo		2.6672	2.70	
72-83 Mo		2.7647	2.80	
84+ Mo	2.9595	3.00		
<input type="checkbox"/> Rate Boost Term Share Certificate (2)	\$1,000	24 Mo	3.2026	3.25
<input type="checkbox"/> Share Certificate Special (2)	\$1,000	6 Mo	3.4935	3.55
<input type="checkbox"/> Share Certificate Special (2)	\$1,000	11 Mo	3.9767	4.05
<input type="checkbox"/> Share Certificate Special (2)	\$1,000	18 Mo	4.0731	4.15

- (1) The dividend rate and APY may change every dividend period based on the determination of the Credit Union's Board of Directors.
- (2) 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.
- (3) 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.