



Jumbo Certificate and IRA Certificate Rates

The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.

Certificate Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield (“APY”) Based on Quarterly Compounding
3-month Jumbo Certificate	\$100,000.00	0.845%	0.85%
6-month Jumbo Certificate	\$100,000.00	1.190%	1.20%
12-month Jumbo Certificate	\$100,000.00	1.735%	1.75%
13-month Jumbo Certificate	\$100,000.00	1.835%	1.85%
18-month Jumbo Certificate	\$100,000.00	2.280%	2.10%
24-month Jumbo Certificate	\$100,000.00	2.230%	2.25%
36-month Jumbo Certificate	\$100,000.00	2.375%	2.40%
48-month Jumbo Certificate	\$100,000.00	2.425%	2.45%
60-month Jumbo Certificate	\$100,000.00	2.525%	2.55%

Boost Certificate Rates

The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.

Certificate Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield (“APY”) Based on Quarterly Compounding
24-month Certificate	\$1,000.00	1.685%	1.70%
24-month Jumbo Certificate	\$100,000.00	1.785%	1.80%
48-month Certificate	\$1,000.00	1.935%	1.95%
48-month Jumbo Certificate	\$100,000.00	2.03%	2.05%

Certificate with a Dividend Rate Change Request Option: At any time after the first seven days of receipt of your initial deposit you may request that the dividend rate on your applicable Certificate be changed to the dividend rate then offered by the Credit Union for the then current Certificate of the same type and term as your original Certificate Account. The new dividend rate will apply to your then current balance beginning no later than the first business day after we actually receive your rate change request, and will apply until your original account maturity date, which will not change. You may make your request for a dividend rate change over the telephone, by mail, by email, or in person. You are allowed a dividend rate change only once during each term or renewal term of a 24-month term Certificate and twice during each term or renewal term of a 48-month term certificate. The Credit Union may honor the request for a dividend rate change by a joint account holder without first obtaining the consent of the other joint account holders. You agree to be bound by these terms and conditions in our other Agreements with you. Existing certificates may be redeemed with penalties to purchase BOOST Certificates, but cannot be converted directly into BOOST certificates.

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