CHAMPIONS FIRST CREDIT UI	NION (CF	CO) DIVIDEND	AND INTER		DULE / DATI	E. OCTOBER 1, 2024
Consumer Deposit Account Balance	APY*	Dividend Rate/Interest Rate*	Minimum* Opening Deposit	Minimum* Balance to Earn Stated APY*		Dividends/Interest Credited
			hare Account			
\$100.00 - \$2,499.99	0.05%	0.05%			Dividends are	e compounded monthly and paid monthly. Calendar month
\$2,500.00 - \$4,999.99 \$5,000.00 or Greater	0.10% 0.15%	0.10% 0.15%	\$5.00	\$100.00		dividend period.
ψ3,000.00 01 Greater	0.1376	Smart Move Sa	vings Share A	ccount		
A50.000.00	0.500/				Dividends a	re compounded daily and paid monthly. Calendar month
\$50,000.00 or Greater	3.50%	3.44%	\$50,000.00	\$50,0000		dividend period.
Holiday Club, Share Kids \$0.01 - \$4,999.99	0.05%	0.05%	it, Speciai Kid	s Snare, and TRU	E Student Sna	re Accounts
\$5,000.00 - \$24,999.99	0.03%	0.10%				
\$25,000.00 - \$49,999.99	0.10%	0.10%	\$5.00	\$0.01	Interest is comp	counded monthly and paid monthly. Calendar month interes period.
\$50,000.00 - \$74,999.99	0.10%	0.10%				period.
\$75,000.00 or Greater	0.15%	0.15%	t Share Accou			
\$1,000.00 - \$4,999.99	0.05%	0.05%	it Share Accou	int I	Dividends a	are compounded daily and paid monthly. Calendar month
\$5,000.00 - \$74,999.99	0.10%	0.10%	\$1.000.00	\$1,000.00	Dividends a	dividend period.
\$75,000.00 or Greater	0.15%	0.15%	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	* 1,000.00	NOT	E: Maximum of six (6) withdrawals per month.
		IRA SI	nare Account			
\$500.00 - \$4,999.99	0.45%	0.45%]	
\$5,000.00 - \$24,999.99 \$25,000.00 -\$124,999.99	0.50%	0.50%	ΦE 00	¢=00.00	Dividends are	e compounded monthly and paid monthly. Calendar month
\$25,000.00 -\$124,999.99 \$125,000.00 - \$249,999.99	0.95% 1.85%	0.95% 1.83%	\$5.00	\$500.00]	dividend period.
\$250,000.00 or Greater	2.25%	2.23%				
			A Share Accor	unt		
\$500.00 - \$24,999.99	0.45%	0.45%			Dividends are	e compounded monthly and paid monthly. Calendar month
\$25.000.00 - \$24,999.99 \$25.000.00 - \$49.999.99	0.43%	0.45%	\$5.00	\$500.00		dividend period.
\$50,000.00 or Greater	0.95%	0.95%	ψο.σσ	\$333.03		th Dividend Rate will apply only to that portion of the
					a	ccount balance within each balance range.
					Minimum	
Share Draft Accounts*		I	Eligibility Crite	ria	Opening* Dividends/Interest Credited	
All Share Draft Accounts					\$25.00	Dividends are not earned on this account.
Champion's Choice Garnet Level					\$25.00	Dividends are not earned on this account.
Champion's Choice Gold Level		Must have at lea		duct/service from 2	\$25.00	Dividends are not earned on this account.
		Most bases at las	categories.	d	7=2122	
Champion's Choice Platinum Level		Must have at lea	categories.	duct/service from 3	\$25.00	Dividends are not earned on this account.
Note: Your Share Draft account level will	be determin	ned monthly based		services vou have h	nad with us withir	the most recent 30 days.
Qualifying Product/Service Categories:		Deposit Services Loan Se			E-Services	
		Daily Share Draft Balance = \$1,500, Wehicle, HELOC, Cre Money Mint, Certificate of Deposit, Line of Credit, Signa		dit Card, Mortgage,	ACH, PCU, ATM Card, Visa Debit, Direct Deposit,	
		Money Mint, Certif		Line of Credit, Signa Rebui		E-Statements
Duciness Assessed	APY*	Dividend	Minimum*	Minimum*		Dividends Credited
Business Accounts	APT	Rate	Opening	Earning		Dividends Credited
			oney Mint Acc	ount		
\$1,000.00 - \$24,999.99	1.00%	0.995%			Dividends are compounded daily and paid monthly. Calendar month dividend period. NOTE: Maximum of six (6) withdrawals per month.	
\$25,000.00 - \$99,999.99	1.50%	1.49%	\$1,000.00	\$1,000.00		
\$100,000.00 - \$199,999.99 \$200,000.00 or Greater	2.00% 3.50%	1.98% 3.44%	. ,	. ,		
ψ200,000.00 0i Greatei	3.30 /0		hecking Acco	unt		
\$10,000.00 - \$24,999.99	0.05%	0.05%	Theoring Acco	l	Г	
\$25,000.00 - \$49,999.99	0.10%	0.10%	\$25.00	\$10,000.00	Dividends are	e compounded monthly and paid monthly. Calendar month
\$50,000.00 or Greater	0.20%	0.20%			dividend period.	
*ADDITIONAL TERMS: APY = Annual Percentage Yield. All Share and Busi		nts have a variable A	nnual Percentage	Yield that is subject t		Credit Union at any time without advance notice to you.
						Account at ANY TIME before November 1, ALL accrued
interest will be forfeited, and the account will be closed. Special Share Kids A	Accounts will	earn a dividend rate	of 5.84% and will	be paid at 6.00% AP	Y on the first \$500). From time to time the Credit Union will offer a 9.57%
	Accounts will earn the rate	earn a dividend rate stated above, result	of 5.84% and willing in an APY of 0	be paid at 6.00% AP 0.05% to 10%, depend	Y on the first \$500 ding on the total ba). From time to time the Credit Union will offer a 9.57% alance. To qualify for a Special Share Kids Account, primar
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36 Month Certificate Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits	0.65%	0.65%	\$1.000.00	\$1,000.00	Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal.
All Others	0.40%	0.40%	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	V 1,000100	

**ADDITIONAL CERTIFICATE ACCOUNT TERMS: Some Certificate (CD) Accounts are available for IRA Accounts. There is a grace period of 20 days following the maturity of any Share Certificate Account. During this 20-day period, you may make withdrawals or additions to the Share Certificate without penalty. We may impose a penalty if your withdraw funds from your account before the maturity date. Withdrawals within the first 6 days of the initial deposit will incur a 7-day simple interest penalty on the amount withdrawn. All 24- and 36-Month Certificates are available as step-up CDs. If our rates increase during the term of your CD, you may "step-up", one time, to that new higher rate. You must request the higher rate. The original term of the CD will renew effective the step-up date. Refer to your Master Account Agreement for additional terms and disclosures.