

**CHAMPIONS FIRST CREDIT UNION (FCU) DIVIDEND AND INTEREST RATE SCHEDULE / DATE: December 3, 2024**

| Consumer Deposit Account Balance   | APY*  | Dividend Rate/Interest Rate* | Minimum* Opening Deposit | Minimum* Balance to Earn Stated APY* | Dividends/Interest Credited   |
|--|-------|------------------------------|--------------------------|--------------------------------------|---|
| <b>Main Share Account</b>  |       |                              |                          |                                      |   |
| \$100.00 - \$2,499.99  | 0.05% | 0.05%                        | \$5.00                   | \$100.00                             | Dividends are compounded monthly and paid monthly. Calendar month dividend period.  |
| \$2,500.00 - \$4,999.99  | 0.10% | 0.10%                        |                          |                                      |   |
| \$5,000.00 or Greater  | 0.15% | 0.15%                        |                          |                                      |   |
| <b>Smart Move Savings Share Account</b>  |       |                              |                          |                                      |   |
| \$50,000.00 or Greater   | 2.75% | 2.713%                       | \$50,000.00              | \$50,000                             | Dividends are compounded daily and paid monthly. Calendar month dividend period.  |
| <b>Holiday Club, Share Kids, Summer Pay Club, Save 4 It, Special Kids Share, and TRUE Student Share Accounts</b> |       |                              |                          |                                      |   |
| \$0.01 - \$4,999.99  | 0.05% | 0.05%                        | \$5.00                   | \$0.01                               | Interest is compounded monthly and paid monthly. Calendar month interest period.  |
| \$5,000.00 - \$24,999.99   | 0.10% | 0.10%                        |                          |                                      |   |
| \$25,000.00 - \$49,999.99  | 0.10% | 0.10%                        |                          |                                      |   |
| \$50,000.00 - \$74,999.99  | 0.10% | 0.10%                        |                          |                                      |   |
| \$75,000.00 or Greater   | 0.15% | 0.15%                        |                          |                                      |   |
| <b>Money Mint Share Account</b>  |       |                              |                          |                                      |   |
| \$1,000.00 - \$4,999.99  | 0.05% | 0.05%                        | \$1,000.00               | \$1,000.00                           | Dividends are compounded daily and paid monthly. Calendar month dividend period.<br><b>NOTE: Maximum of six (6) withdrawals per month.</b>  |
| \$5,000.00 - \$74,999.99   | 0.10% | 0.10%                        |                          |                                      |   |
| \$75,000.00 or Greater   | 0.15% | 0.15%                        |                          |                                      |   |
| <b>IRA Share Account</b>   |       |                              |                          |                                      |   |
| \$500.00 - \$4,999.99  | 0.45% | 0.45%                        | \$5.00                   | \$500.00                             | Dividends are compounded monthly and paid monthly. Calendar month dividend period.  |
| \$5,000.00 - \$24,999.99   | 0.50% | 0.50%                        |                          |                                      |   |
| \$25,000.00 - \$124,999.99   | 0.95% | 0.95%                        |                          |                                      |   |
| \$125,000.00 - \$249,999.99  | 1.85% | 1.83%                        |                          |                                      |   |
| \$250,000.00 or Greater  | 2.25% | 2.23%                        |                          |                                      |   |
| <b>Blended IRA Share Account</b>   |       |                              |                          |                                      |   |
| \$500.00 - \$24,999.99   | 0.45% | 0.45%                        | \$5.00                   | \$500.00                             | Dividends are compounded monthly and paid monthly. Calendar month dividend period.<br><b>NOTE: Each Dividend Rate will apply only to that portion of the account balance within each balance range.</b> |
| \$25,000.00 - \$49,999.99  | 0.70% | 0.70%                        |                          |                                      |   |
| \$50,000.00 or Greater   | 0.95% | 0.95%                        |                          |                                      |   |

| Share Draft Accounts*            | Eligibility Criteria   | Minimum 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 least 1 qualifying product/service from 2 categories. | \$25.00          | Dividends are not earned on this account. |
| Champion's Choice Platinum Level | Must have at least 1 qualifying product/service from 3 categories. | \$25.00          | Dividends are not earned on this account. |

**Note: Your Share Draft account level will be determined monthly based on the products/services you have had with us within the most recent 30 days.**

| Qualifying Product/Service Categories: | Deposit Services  | Loan Services   | E-Services   |
|--|---|---|--|
|  | Daily Share Draft Balance = \$1,500, Money Mint, Certificate of Deposit, IRAs | Vehicle, HELOC, Credit Card, Mortgage, Line of Credit, Signature Loan, Credit Rebuilder | ACH, PCU, ATM Card, Visa Debit, Direct Deposit, E-Statements |

| Business Accounts                  | APY*  | Dividend Rate | Minimum* Opening | Minimum* Earning | Dividends Credited   |
|------------------------------------|-------|---------------|------------------|------------------|--|
| <b>Business Money Mint Account</b> |       |               |                  |                  |  |
| \$1,000.00 - \$24,999.99           | 1.00% | 0.995%        | \$1,000.00       | \$1,000.00       | Dividends are compounded daily and paid monthly. Calendar month dividend period.<br><b>NOTE: Maximum of six (6) withdrawals per month.</b> |
| \$25,000.00 - \$99,999.99          | 1.50% | 1.49%         |                  |                  |  |
| \$100,000.00 - \$199,999.99        | 2.00% | 1.98%         |                  |                  |  |
| \$200,000.00 or Greater            | 2.75% | 2.713%        |                  |                  |  |
| <b>Business Checking Account</b>   |       |               |                  |                  |  |
| \$10,000.00 - \$24,999.99          | 0.05% | 0.05%         | \$25.00          | \$10,000.00      | Dividends are compounded monthly and paid monthly. Calendar month dividend period.   |
| \$25,000.00 - \$49,999.99          | 0.10% | 0.10%         |                  |                  |  |
| \$50,000.00 or Greater             | 0.20% | 0.20%         |                  |                  |  |

**\*ADDITIONAL TERMS:** APY = Annual Percentage Yield. All Share and Business Accounts have a variable Annual Percentage Yield that is subject to change by the Credit Union at any time without advance notice to you. Holiday Club Accounts: All funds will be transferred to the member's draft account on or after November 1 of each year. If you make a withdrawal from a Holiday Club Account at ANY TIME before November 1, ALL accrued interest will be forfeited, and the account will be closed. Special Share Kids Accounts will earn a dividend rate of 5.84% and will be paid at 6.00% APY on the first \$500. From time to time the Credit Union will offer a 9.57% dividend rate and pay 10% APY on the first \$500. Amounts above \$500 will earn the rate stated above, resulting in an APY of 0.05% to 10%, depending on the total balance. To qualify for a Special Share Kids Account, primary member must be under the age of 18 at account opening. TRUE Student Share Accounts will earn a dividend rate of 5.84% and will be paid at 6.00% APY on the first \$1,000. Members who have an active TRUE Student Checking Account may earn a 9.57% dividend rate and will be paid at 10% APY on the first \$1,000. Amounts above \$1,000 will earn the rate stated above, resulting in an APY of 0.05% to 10%, depending on the total balance. To qualify for a TRUE Student Share Account, a member must be enrolled in a college, university, or community college at account opening. TRUE Student Share Account rates are valid for five (5) years from account opening. After five (5) years, the rates listed above will apply. All other accounts will earn the rate listed above on the entire account balance. Refer to your Master Account Agreement for additional terms and disclosures.

| <b>Certificates: **</b>   |                |                |            |            |   |
|---|----------------|----------------|------------|------------|---|
| <b>6 Month Certificate</b><br>Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits<br>All Others  | 0.35%<br>0.10% | 0.35%<br>0.10% | \$500.00   | \$500.00   | Interest is compounded daily and credited monthly. 30 days interest penalty or equivalent for early withdrawal. |
| <b>12 Month Certificate</b><br>Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits<br>All Others | 0.40%<br>0.15% | 0.40%<br>0.15% | \$1,000.00 | \$1,000.00 | Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal. |
| <b>13 Month Certificate</b><br>Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits<br>All Others | 0.45%<br>0.20% | 0.45%<br>0.20% | \$1,000.00 | \$1,000.00 | Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal. |
| <b>18 Month Certificate</b><br>Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits<br>All Others | 0.55%<br>0.30% | 0.55%<br>0.30% | \$1,000.00 | \$1,000.00 | Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal. |
| <b>24 Month Certificate</b><br>Champion's Choice Platinum Level, Alumni Advantage, & Booster Benefits<br>All Others | 0.60%<br>0.35% | 0.60%<br>0.35% | \$1,000.00 | \$1,000.00 | Interest is compounded daily and credited monthly. 90 days interest penalty or equivalent for early withdrawal. |



|   |       |       |            |            |   |
|---|-------|-------|------------|------------|---|
| <b>36 Month Certificate</b>   |       |       |            |            |   |
| 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% |            |            |   |
| <b>**ADDITIONAL CERTIFICATE ACCOUNT TERMS:</b> 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 you 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. |       |       |            |            |   |