

Rate & Fee Schedule

Certificates

Regular & IRA

Early Withdrawal Penalty: We may impose a penalty if you withdraw any of the principal before the maturity date. Compounded interest is principal.

Amount of Penalty: For all account, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 11 months or less: 90 days dividends

Terms of 12 months or more: 180 days dividends

How the Penalty Works: The penalty is calculated as a forfeiture of the dividends that have been or would be earned on the account. The penalty may be deducted for the forfeiture.

Exceptions to Early Withdrawal Penalties: At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

Renewal Policy: The renewal policy for your account is indicated on the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. For all accounts, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable: Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.



Your trusted partner for financial success

*Working for you to build
a better financial life.*

Experience the difference.

The rate and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your account, please call the Credit Union.



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202401-HT-CD



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Rate and Fee Schedule—Certificates

The rates, fees and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Truth-In-Savings Account Disclosures

Except as specifically described, the following disclosures apply to all of the accounts.

Effective January 24, 2024

Rate Schedule

	Certificate (1) Account		Certificate (2) Account		Steps Certificate Account	
Minimum Opening Deposit	\$500.00 Minimum		\$10,000.00 Minimum		\$1.00 Minimum	
Dividends Compounded	Monthly		Monthly		Monthly	
Dividends Credited	Monthly		Monthly		Monthly	
Dividend Period	Calendar Month		Calendar Month		Calendar Month	
Term	Dividend Rate (%)	Annual Percentage Yield	Dividend Rate (%)	Annual Percentage Yield	Dividend Rate (%)	Annual Percentage Yield
6 to 11 Months	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%
12 to 23 Months	1.98%	2.00%	1.98%	2.00%		
24 to 35 Months	1.98%	2.00%	1.98%	2.00%		
36 to 47 Months	2.47%	2.50%	2.47%	2.50%		
48 to 59 Months	2.72%	2.75%	2.72%	2.75%		
60 Months	2.96%	3.00%	2.96%	3.00%		
Additional Deposits	Not Allowed		Not Allowed		Not Allowed	
Withdrawals	Allowed—With Penalty		Allowed—With Penalty		Allowed—With Penalty	
Renewable	Automatic		Automatic		Automatic	

1. Rate Information. The Annual Percentage Yield is a percentage that reflects the total amount of dividends to be paid on an account based on the dividend rate and the frequency of compounding for an annual period. For all accounts, the Dividend Rate and the Annual Percentage Yield are fixed and will be in effect of the term of the account. The Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. Dividends Compounding and Crediting. The compounding and crediting of dividends applicable to each account is set forth in the Rate Schedule. The Dividend Period begins on the first calendar day of the Dividend Period.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the Daily Balance method which applies a daily dividend rate to the beginning balance of the account each day.

5. Accrual of Dividends. For all accounts, dividends will accrue using the beginning balance of the account each day.

6. Transaction Limitations. After your account is opened, your ability to make additional deposits to your account or withdrawals of dividends and any limitations on such transactions are set forth in the Rate Schedule.

7. Maturity. Your account will mature as indicated on this Rate and Fee Schedule or on your renewal notice.