

INVESTMENT OPPORTUNITIES

Effective August 17, 2026

CERTIFICATES - Minimum Deposit \$500

Account Type	Dividend Payment	Annual Rate	Annual % Yield
3+ Months	At Maturity	1.50%	1.51%
6+ Months	At Maturity	3.50%	3.53%
12+ Months	Quarterly	3.55%	3.60%
16+ Months Special*	Quarterly	3.90%	3.96%
18+ Months	Quarterly	3.40%	3.44%
24+ Months	Quarterly	3.45%	3.50%
30+ Months Special**	Quarterly	4.25%	4.32%
36+ Months	Quarterly	3.50%	3.55%
48+ Months	Quarterly	3.55%	3.60%
60+ Months	Quarterly	3.60%	3.65%
Youth Certificate	Quarterly	3.55%	3.60%

(For members under age 17; minimum deposit \$100; term is 12 months)

Dividends may be added to certificates, automatically transferred to another account, or mailed to you.

*The 16-month certificate is a limited time offer. No add-on deposits are allowed. Upon maturity, this certificate will automatically convert to a 12-month certificate.

**The 30-month certificate is a limited time offer. No add-on deposits are allowed. Upon maturity, this certificate will automatically convert to a 24-month certificate.

IRAS: REGULAR / ROTH / EDUCATION

IRA SAVINGS - Minimum Deposit \$5

Account Type	Dividend Payment	Annual Rate	Annual % Yield
No term	Monthly	0.30%	0.30%

IRA CERTIFICATES - Minimum Deposit \$500

Terms of 12 - 60 months	Dividends added to balance	Same as certificate rates above
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MONEY MANAGEMENT ACCOUNT

Minimum Deposit \$1,000

Lower tier rate equals checking account rate

Account Type	Dividend Payment	Annual Rate	Annual % Yield
\$0-\$999.99	Monthly	0.05%	0.05%
\$1,000-\$9,999.99		0.75%	0.75%
\$10,000-\$24,999.99		1.00%	1.01%
\$25,000-\$99,999.99		1.40%	1.41%
\$100,000 and UP		1.75%	1.76%

Please see an associate for further information about applicable fees and terms.

This credit union is federally insured
by the National Credit Union Administration.