

P.O.Box 11650 | Phoenix, AZ 85061- 1650
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Transaction Accounts								
Account	Balance Requirements				Dividends			
	Minimum Balance & Amount Required to Open	Minimum Balance to Earn Dividends	Minimum Balance to Avoid a Service Fee	Balance to Obtain APY on Tiered Accounts	Dividend Rate	Annual Percentage Yield/APY	Dividends Compounded	Dividends Paid
Business Member Share	\$5.00	\$5.00	N/A		0.10%	0.10%	Monthly	Monthly
Money Market <i>(tiered account see account terms)</i>	\$5,000.00	\$1.00	\$5,000.00 Average Daily Balance	\$1.00 - \$49,999.99	0.75%	0.75%	Monthly	Monthly
				\$50,000.00 - \$99,999.99	0.85%	0.85%		
				\$100,000.00 & over	1.05%	1.06%		
Business Classic Checking	\$0.00	\$2,500.00	N/A		0.05%	0.05%	Monthly	Monthly
Business Value Checking	\$0.00	N/A	\$1,500.00 Average Daily Balance		N/A	N/A	N/A	N/A
Business You Name It Savings	\$0.00	\$1.00	N/A		0.05%	0.05%	Monthly	Monthly
Transaction Account Dividend Declaration Date:					10/1/2023			

Certificates								
Minimum Balance Requirement & Balance to Obtain APY. Dividends Compounded and Paid Quarterly.	6 Months		12 Months		24 Months		36 Months	
	Dividend Rate	Annual Percentage Yield/APY	Dividend Rate	Annual Percentage Yield/APY	Dividend Rate	Annual Percentage Yield/APY	Dividend Rate	Annual Percentage Yield/APY
\$1,000.00 - \$99,999.99	4.40%	4.45%	4.40%	4.45%	3.93%	4.00%	3.60%	3.66%
Jumbo: over \$100,000.00	4.50%	4.55%	4.50%	4.55%	4.03%	4.10%	3.70%	3.76%
Certificate Dividend Declaration Date:					5/1/2024			