

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
Member Share	\$5.00	\$5.00	N/A		0.10%	0.10%	Monthly	Monthly
NextGEN Money Market* <small>(tiered account, limited withdrawals, see account terms)</small>	\$500.00	\$1.00	N/A	See Money Market Rate Tiers			Monthly	Monthly
Money Market & HSA Money Market <small>(tiered account, limited to 6 electronic withdrawals per month)</small>	\$1,000.00	\$1.00	\$1,000.00	\$1.00 - \$9,999.99	1.00%	1.00%	Monthly	Monthly
				\$10,000.00 - \$49,999.99	1.10%	1.11%		
				\$50,000.00 - \$99,999.99	1.60%	1.61%		
				\$100,000 and greater	2.10%	2.12%		
NextGEN Checking*	\$0.00	N/A	N/A		N/A	N/A	N/A	N/A
Simple Checking	\$0.00	N/A	N/A		N/A	N/A	N/A	N/A
Money Market Checking <small>(tiered account)</small>	\$0.00	\$1.00	\$5,000.00 Average Daily Balance	\$1.00 - \$9,999.99	0.20%	0.20%	Monthly	Monthly
				\$10,000.00 - \$49,999.99	0.35%	0.35%		
				\$50,000.00 - \$99,999.99	0.45%	0.45%		
				\$100,000 and greater	0.65%	0.65%		
Health Savings Checking	\$0.00	\$1.00	N/A		0.05%	0.05%	Monthly	Monthly
Exempt Funds Account	\$0.00	N/A	N/A		N/A	N/A	N/A	N/A
You Name It Savings	\$0.00	\$1.00	N/A		0.05%	0.05%	Monthly	Monthly
IRA Share	\$1.00	\$1.00	N/A		0.05%	0.05%	Monthly	Monthly
Transaction Account Dividend Declaration Date:					12/1/2024			

Certificates and IRA Certificates					
Term	Minimum Balance Requirement & Balance to Obtain APY	Dividend Rate	Annual Percentage	Dividends Compounded	Dividends Paid
NextGEN 6 Months*	\$500.00 - \$999.99	3.00%	3.04%	Monthly	Monthly
6 Months	\$1,000.00 - \$99,999.99	3.00%	3.04%		
	Jumbo: over \$100,000.00	3.10%	3.14%		
12 Months	\$1,000.00 - \$99,999.99	3.75%	3.82%		
	Jumbo: over \$100,000.00	3.85%	3.92%		
24 Months	\$1,000.00 - \$99,999.99	3.50%	3.56%		
	Jumbo: over \$100,000.00	3.60%	3.66%		
36 Months	\$1,000.00 - \$99,999.99	3.20%	3.25%		
	Jumbo: over \$100,000.00	3.30%	3.35%		
48 Months	\$1,000.00 - \$99,999.99	3.00%	3.04%		
	Jumbo: over \$100,000.00	3.10%	3.15%		
60 Months	\$1,000.00 - \$99,999.99	3.00%	3.04%		
	Jumbo: over \$100,000.00	3.10%	3.15%		
* Available to NextGEN Youth Program members only					
IRA Certificates Available for 12, 24, 36, 48 & 60 month terms only: Traditional/Roth/Roth Conversion/Coverdell Education Savings Account					
Certificate Dividend Declaration Date:		6/1/2025			