

| 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 |
| Share Savings | \$5.00 | \$5.00 | N/A | | 0.10% | 0.10% | Monthly | Monthly |
| NextGEN Money Market* <i>(tiered account, limited to 6 electronic withdrawals per month)</i> | \$500.00 | \$1.00 | N/A | See Money Market Rate Tiers | | | Monthly | Monthly |
| Money Market & HSA Money Market <i>(tiered account, limited to 6 electronic withdrawals per month)</i> | \$1,000.00 | \$1.00 | \$1,000.00 | \$1.00 - \$9,999.99 | 0.80% | 0.80% | Monthly | Monthly |
| | | | | \$10,000.00 - \$49,999.99 | 0.90% | 0.90% | | |
| | | | | \$50,000.00 - \$99,999.99 | 1.50% | 1.51% | | |
| | | | | \$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 <i>(tiered account)</i> | \$0.00 | \$1.00 | \$5,000.00 Average Daily Balance | \$1.00 - \$9,999.99 | 0.10% | 0.10% | Monthly | Monthly |
| | | | | \$10,000.00 - \$49,999.99 | 0.25% | 0.25% | | |
| | | | | \$50,000.00 - \$99,999.99 | 0.35% | 0.35% | | |
| | | | | \$100,000 and greater | 0.55% | 0.55% | | |
| 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 Savings | \$1.00 | \$1.00 | N/A | | 0.05% | 0.05% | Monthly | Monthly |
| Transaction Account Dividend Declaration Date: | | | | | 10/1/2025 | | | |

| 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 |