

savings rates

effective: December 1, 2025



business checking

Product	Min Bal	APY*	NR
\$0-\$2,499.99	\$0.00	0.00%	0.00%
\$2,500-\$9,999.99	\$2,500.00	0.00%	0.00%
\$10,000-\$24,999.99	\$10,000.00	0.25%	0.25%
\$25,000-\$99,999.99	\$25,000.00	0.25%	0.25%
\$100,000 or more	\$100,000.00	0.25%	0.25%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

certificates

Product	Min Bal	APY*	NR
3 month	\$500.00	0.50%	0.50%
6 month	\$500.00	3.85%	3.80%
12 month	\$500.00	4.05%	3.99%
18 month	\$500.00	0.90%	0.90%
24 month	\$500.00	1.00%	1.00%
36 month	\$500.00	3.00%	2.97%
48 month	\$500.00	2.65%	2.62%
60 month	\$500.00	2.55%	2.53%
youth certificate	\$25.00	0.80%	0.80%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Penalty for early withdrawal. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Certificate Accounts.

health savings account

Product	Min Bal	APY*	NR
\$0-\$100	\$0.00	0.00%	0.00%
\$100-\$2,499.99	\$100.00	0.50%	0.50%
\$2,500-\$4,999.99	\$2,500.00	0.75%	0.75%
\$5,000-\$14,999.99	\$5,000.00	1.00%	1.00%
\$15,000 or more	\$15,000.00	1.25%	1.24%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for

APY = Annual Percentage Yield NR = Nominal Rate RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



savings rates

effective: December 1, 2025



current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

individual retirement account (IRA)

Product	Min Bal	APY*	NR
6 month	\$500.00	3.85%	3.80%
12 month	\$500.00	4.05%	3.99%
18 month	\$500.00	0.90%	0.90%
24 month	\$500.00	1.00%	1.00%
36 month	\$500.00	3.00%	2.97%
48 month	\$500.00	2.65%	2.62%
60 month	\$500.00	2.55%	2.53%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Penalty for early withdrawal. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Certificate Accounts.

money market

Product	Min Bal	APY*	NR
\$2,500-\$4,999	\$2,500.00	0.35%	0.35%
\$5,000-\$19,999	\$5,000.00	0.40%	0.40%
\$20,000-\$49,999	\$20,000.00	0.45%	0.45%
\$50,000-\$99,999	\$50,000.00	0.50%	0.50%
\$100,000 or more	\$100,000.00	0.55%	0.55%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

non-profit checking account

Product	Min Bal	APY*	NR
\$0 - \$2,499	\$0.00	0.00%	0.00%
\$2,500 - \$9,999	\$0.00	0.15%	0.15%
\$10,000 - \$24,999	\$0.00	0.20%	0.20%
\$25,000 - \$99,999	\$0.00	0.25%	0.25%
\$100,000 plus	\$0.00	0.30%	0.30%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

APY = Annual Percentage Yield NR = Nominal Rate RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



savings rates

effective: December 1, 2025



non-profit variable rate certificate

Product	Min Bal	APY*	NR
12 month	\$2,500.00	0.65%	0.65%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Penalty for early withdrawal. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Certificate Accounts.

platinum money market

Product	Min Bal	APY*	NR
balances of \$100,000 or more	\$100,000.00	1.40%	1.39%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

premium money market

Product	Min Bal	APY*	NR
balances of \$25,000 or more	\$25,000.00	0.85%	0.85%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

savings, checking & club accounts

Product	Min Bal	APY*	NR
savings	\$5.00	0.25%	0.25%
checking	\$0.00	0.00%	0.00%
IRA savings	\$0.00	0.45%	0.45%
Christmas club	\$0.00	0.20%	0.20%
vacation club	\$0.00	0.20%	0.20%

*APY = Annual Percentage Yield. The APY is current as of 12/1/2025. Fees could reduce earnings to the account. All Credit Union programs, rates, terms and conditions are subject to change at any time without notice. Call us at 800.562.6049 for current information. Please review the Truth In Savings Disclosure for Share/Share Draft Accounts.

APY = Annual Percentage Yield NR = Nominal Rate RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

