

RATE SHEET

Regular Share, IRA, Certificate Rates, MMSA, Premium Online Savings, and Access America Checking Rates:
Effective May 8, 2026

| | Dividend Rate | Compounding Term | Annual Percentage Yield |
|---|------------------|---------------------|-------------------------------|
| Regular Share Account \$5 minimum balance to open | 0.01% | Monthly | 0.01% |
| Premium Online Savings Account \$5 minimum balance to open | 2.67% | Monthly | 2.70% |
| Money Market Savings Account \$25 minimum balance to open | 0.05% | Monthly | 0.05% |
| Balance \$100,000 or more..... | 0.05% | Monthly | 0.05% |
| \$10,000 to \$99,999..... | 0.05% | Monthly | 0.05% |
| Less than \$10,000..... | 0.05% | Monthly | 0.05% |
| Money Market Certificates** \$1,000 minimum balance to open | | | |
| Six-Month..... | 2.68% | Simple | 2.70% |
| 1-Year..... | 2.86% | Daily | 2.90% |
| 15-Month..... | 2.86% | Daily | 2.90% |
| 18-Month..... | 2.86% | Daily | 2.90% |
| 2-Year..... | 2.86% | Daily | 2.90% |
| 3-Year..... | 2.86% | Daily | 2.90% |
| 4-Year..... | 2.86% | Daily | 2.90% |
| 5-Year..... | 2.86% | Daily | 2.90% |
| 7-Year..... | 2.86% | Daily | 2.90% |
| Individual Retirement Accounts | | | |
| IRA Share Account..... \$25 minimum balance to open | 0.01% | Monthly | 0.01% |
| IRA Premier Account \$10,000 minimum balance to open | | | |
| Balance \$10,000 or more..... | 0.01% | Monthly | 0.01% |
| Less than \$10,000..... | 0.01% | Monthly | 0.01% |
| IRA Certificates** \$1,000 minimum balance to open | | | |
| 1-Year IRA Certificate..... | 2.76% | Daily | 2.80% |
| 2-Year IRA Certificate..... | 2.76% | Daily | 2.80% |
| 3-Year IRA Certificate..... | 2.76% | Daily | 2.80% |
| 4-Year IRA Certificate..... | 2.76% | Daily | 2.80% |
| 5-Year IRA Certificate..... | 2.76% | Daily | 2.80% |
| 7-Year IRA Certificate..... | 2.76% | Daily | 2.80% |
| Access America Checking Account \$25 minimum balance to open | | | |
| Earn dividends with recurring direct deposits of \$500 or more and a daily balance up to \$50,000 per statement cycle:* | | | |
| Balance less than \$20,000 | 0.05% | Monthly | 0.05% |
| Balance \$20,000 or more, up to \$50,000 | 0.05% | Monthly | 0.05% |

Fees may reduce earnings on account. Annual percentage yield is valid as of the last dividend declaration date of May 8, 2026 and subject to change at any time.
*When an account is terminated prior to the end of a statement cycle, dividends will be paid if the aggregate recurring deposit requirement is met on the date of account termination.
**A penalty will be imposed for early withdrawal.

