EDVANTAGE SAVINGS – The EdVantage Savings account is subject to the terms thereof, which the Credit Union may supplement and amend from time to time, and are subject to the Credit Union's bylaws, and applicable state and federal laws. The account owner(s) must work in the education community (defined as anyone currently employed by, regardless of position, or retired from the education industry, to include public/private schools, and colleges/universities in the United States). The account owner(s) must have a monthly net paycheck or at least $500.00 directly deposited monthly into an Apple Federal Credit Union Checking or Savings account. If the account(s) owner(s) do/does not have a monthly net paycheck or $500.00 direct deposit, the account(s) owner(s) request for EdVantage Savings will be honored until such time as a monthly net paycheck direct deposit is established. During the period before the direct deposit requirement is met dividends will accrue at the base savings rate.

RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For the EdVantage Savings, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. EdVantage Savings is a tiered rate account. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

Account Type	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn Stated APY	Balance Method to Calculate Dividends	Account Limitations
EdVantage Savings	$0.00 to $10,000 / $10,000.01 or greater	Monthly	Monthly	Monthly (Calendar)	-	-	-	Daily Balance	-