



SafetyNet SAVINGS – The SafetyNet 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. Must be 18 years or older at the time of account opening. Limit one (1) SafetyNet Savings per member (excludes Commercial Accounts).

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 SafetyNet 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. SafetyNet 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 |
|--------------------|---|----------------------|--------------------|--------------------|-------------------------|--|------------------------------------|---------------------------------------|---------------------|
| High Yield Savings | \$0.00/\$10,000 / \$10,000.01 or greater | Monthly | Monthly | Monthly (Calendar) | - | - | - | Daily Balance | - |

COMPOUNDING AND CREDITING – Dividends will be compounded monthly and will be credited to your account every month.

DIVIDEND PERIOD – The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first day calendar day of the period and ends the last calendar day of the period.

BALANCE REQUIREMENT – To open any account, you must deposit or already have on deposit the minimum required amount in a Regular Savings. You must maintain a minimum average daily balance of \$5.00 in your Regular Savings to obtain the disclosed annual percentage yield.

DAILY BALANCE COMPUTATION METHOD – Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.