PURDUE FEDERAL
CREDIT UNION

PO Box 1950
West Lafayette, IN 47996
765.497.3328 // 800.627.3328
PURDUEFED.COM

BUSINESS RATE SHEET

The rates applicable to your account are provided below. The fees and terms are as indicated below and in *Your Guide to Member Business Services* and the *Business Account Fee Schedule*. The Credit Union may offer other rates for these accounts from time to time.

EFFECTIVE DATE[10]: SEPTEMBER 19, 2026

CHECKING AND SAVINGS ACCOUNT YIELDS									
ACCOUNT TYPE[9,11]	DIVIDENDS						BALANCE REQUIREMENTS[5]		Additional Account Specific Terms
	Dividend Rate (%)[1,2]	Annual Percentage Yield (APY) %[1,2]	Rate Type	Dividend Period[4]	Dividends Credited[3]	Dividends Compounded[3]	Minimum Opening Deposit	Minimum Balance to Earn Dividends[6]	
CHECKING									
Small Business	None	None	---	---	---	---	$25	---	See Section 14.
Commercial	None	None	---	---	---	---	$100	---	See Sections 12 and 13.
Non-Profit									
$0-$7,499.99	0.10%	0.10%	Variable	Monthly	Monthly	Monthly	$100	$0.00	See Sections 12, 13 and 15.
$7,500 - $24,999.99	1.00%	1.00%	Variable	Monthly	Monthly	Monthly	$100	$7,500	
$25,000 - $99,999.99	1.30%	1.31%	Variable	Monthly	Monthly	Monthly	$100	$25,000	
$100,000 - $249,999.99	1.75%	1.76%	Variable	Monthly	Monthly	Monthly	$100	$100,000	
$250,000+	2.50%	2.53%	Variable	Monthly	Monthly	Monthly	$100	$250,000	
IOLTA Checking									
$0-$7,499.99	0.10%	0.10%	Variable	Monthly	Monthly	Monthly	$100	$0.00	See Sections 12 and 13.
$7,500 - $24,999.99	1.00%	1.00%	Variable	Monthly	Monthly	Monthly	$100	$7,500	
$25,000 - $99,999.99	1.30%	1.31%	Variable	Monthly	Monthly	Monthly	$100	$25,000	
$100,000 - $249,999.99	1.75%	1.76%	Variable	Monthly	Monthly	Monthly	$100	$100,000	
$250,000+	2.50%	2.53%	Variable	Monthly	Monthly	Monthly	$100	$250,000	
SAVINGS									
Business Non-Interest	None	None	---	---	---	---	$0	---	---
Business Savings	0.10%	0.10%	Variable	Monthly	Monthly	Monthly	$0	$0.00	---
HIGH-YIELD BUSINESS MONEY MARKET									
$0-$14,999.99	0.10%	0.10%	Variable	Monthly	Monthly	Monthly	$15,000	$0.00	See Section 7.
$15,000+	3.00%	3.04%	Variable	Monthly	Monthly	Monthly	$15,000	$15,000	
BUSINESS MONEY MARKET									
$0-$7,499.99	0.10%	0.10%	Variable	Monthly	Monthly	Monthly	$2,500	$0.01	See Section 7.
$7,500 - $24,999.99	1.00%	1.00%	Variable	Monthly	Monthly	Monthly	$2,500	$7,500	
$25,000 - $99,999.99	1.30%	1.31%	Variable	Monthly	Monthly	Monthly	$2,500	$25,000	
$100,000 - $249,999.99	1.75%	1.76%	Variable	Monthly	Monthly	Monthly	$2,500	$100,000	
$250,000+	2.50%	2.53%	Variable	Monthly	Monthly	Monthly	$2,500	$250,000	

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1) **Rate Information:** For dividend-bearing share accounts, refer to the Rate Sheet for current rate and annual percentage yield (APY) information. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors.
   The *High Yield Money Market* is based on the U.S. Prime rate (index) as published in the Wall Street Journal. For balances $15,000 and greater, the APY will be no less than the index minus 4%. For balances less than $15,000, refer to the Rate Sheet for current rate and annual percentage yield (APY) information. In no case will the account interest rate be less than .01%. The dividend rate and APY may change at any time during the dividend period as determined by the Credit Union's Board of Directors.
2) **Nature of Dividends:** Our Board of Directors declares dividends based on current income and available earnings of the Credit Union after providing for required reserves at the end of the month. The dividend rate and annual percentage yield set forth above are prospective rates and yields reflecting the earnings the Credit Union anticipates having available for distribution and are not guaranteed.
3) **Dividend Compounding and Crediting:** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated above. The Dividend Period is the period of time at the end of which an account earns dividend credit. Typically, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. If your account is closed or you make a withdrawal during a dividend period before dividends are credited, you will receive the accrued but uncredited dividends.
4) **Accrual of Dividends:** Dividends will begin to accrue on the business day you make the deposit to your account.
5) **Balance Information:** Any minimum deposit to open an account, and the minimum daily balance you must maintain to avoid services fees and to earn the APY stated for your account is set forth above.
6) **Balance Computation Method:** Dividends are calculated by using the daily balance method. This method applies a daily periodic rate to the principal in the account each day.
7) **Transaction Limitations:** For all money market accounts, during each calendar month, you may not make more than six (6) withdrawals or transactions which include but are not limited to: withdrawals, transfers, pre-authorized or automatic transfer, telephonic order, Digital Banking, ACH, payments, wires or checks. If a transaction exceeds the six (6) transaction limit in any calendar month period you will be charged a fee. Sweep transactions are excluded from the six (6) transaction limit.
8) **Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.
9) **Membership:** As a condition of membership, you must purchase and maintain the minimum required Member Ownership Share of $5.00.
10) **Effective Date:** The rates and terms on this Business Rate Sheet are accurate as of the effective date indicated at the top. If you have any questions or require current information on your accounts, please call the Credit Union at 1.800.627.3328 or stop in to any branch.
11) **Monthly Maintenance Fee:** $5 Monthly Maintenance Fee on all business checking and savings accounts that will be waived while the accounts are enrolled in paperless statements.
12) **Account Analysis:** Certain types of Business Checking accounts, including Commercial Checking and Non-Profit Checking, may qualify for Account Analysis, which allows for certain fees (transaction, treasury management, and other fees) to be offset by an Earnings Credit. Contact Member Business Services for more information about Account Analysis and Earnings Credit.
13) **Sweep Accounts and Zero Balance Accounts:** Certain types of Business Checking accounts, including Commercial Checking and Non-Profit Checking, may qualify for additional cash management tools to aid with overdraft protection options. The Sweep and Zero Balance Account tools are Treasury Management products offered by the Credit Union that link a qualified checking account with a line of credit and/or a secondary share account. The Sweep and Zero Balance Account tools require a separate agreement and are subject to financial underwriting and approval. Contact Member Business Services for more information about these tools.
14) **Small Business Checking Terms:** 100 free transactions a month include: deposits, checks, withdrawals in branch or at an ITM, and wire transfers, each transaction is $0.15 each additional. Unlimited electronic transactions. Account not eligible for dividends, account analysis, sweep, ACH origination or remote deposit capture.
15) **Non-Profit Checking Terms:** Product restricted to 501(c)(3) non-profit organizations.

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EFFECTIVE DATE[15]: SEPTEMBER 19, 2026

CERTIFICATE YIELDS

	Dividend Rate (%)[1,2]	Annual Percentage Yield (APY) %[1,2]	Rate Type	Minimum/ Maximum Opening Deposit[5,6,7]	Dividends Compounded[4]	Dividends Credited[4]	Dividend Period[3]	Additional Deposits & Withdrawals	Renewable[9,11,12]
7-Month Special	3.94%	4.02%	Fixed	$5,000 min. No max.	Daily	Monthly	7 Months	See Sections 8 and 10.	See Section 11.
15-Month Special	4.04%	4.12%	Fixed	$5,000 min. No max.	Daily	Monthly	15 Months	See Sections 8 and 10.	See Section 11.
29-Month Special	2.35%	2.38%	Fixed	$5,000 min. No max.	Daily	Monthly	29 Months	See Sections 8 and 10.	See Section 11.
3 Months	1.25%	1.26%	Fixed	$10,000 min. No max.	Daily	Monthly	3 Months	See Sections 8 and 10.	Automatic
6 Months	1.50%	1.51%	Fixed	$5,000 min. No max.	Daily	Monthly	6 Months	See Sections 8 and 10.	Automatic
9 Months	1.85%	1.87%	Fixed	$500 min. No max.	Daily	Monthly	9 Months	See Sections 8 and 10.	Automatic
12 Months	2.00%	2.02%	Fixed	$500 min. No max.	Daily	Monthly	12 Months	See Sections 8 and 10.	Automatic
18 Months	2.00%	2.02%	Fixed	$500 min. No max.	Daily	Monthly	18 Months	See Sections 8 and 10.	Automatic
24 Months	2.25%	2.28%	Fixed	$500 min. No max.	Daily	Monthly	24 Months	See Sections 8 and 10.	Automatic
30 Months	2.25%	2.28%	Fixed	$500 min. No max.	Daily	Monthly	30 Months	See Sections 8 and 10.	Automatic
36 Months	2.50%	2.53%	Fixed	$500 min. No max.	Daily	Monthly	36 Months	See Sections 8 and 10.	Automatic
48 Months	2.60%	2.63%	Fixed	$500 min. No max.	Daily	Monthly	48 Months	See Sections 8 and 10.	Automatic
60 Months	2.70%	2.74%	Fixed	$500 min. No max.	Daily	Monthly	60 Months	See Sections 8 and 10.	Automatic

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1) **Rate Information:** The annual percentage yield (APY) 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 all Term Certificates the dividend rate and APY are fixed and will be in effect for the initial term of the account. The dividend rate and APY may change each dividend period as determined by the Credit Union's Board of Directors. For accounts subject to dividend compounding, the APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
2) **Nature of Dividends:** Our Board of Directors declares dividends based on current income and available earnings of the Credit Union after providing for required reserves at the end of the month. The dividend rate and annual percentage yield set forth above are prospective rates and yields reflecting the earnings the Credit Union anticipates having available for distribution and are not guaranteed.
3) **Dividend Period:** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
4) **Dividend Compounding and Crediting:** The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated above.
5) **Accrual of Dividends:** Dividends will begin to accrue on the business day you make the deposit to your account.
6) **Balance Information:** Any minimum deposit to open an account to earn the APY stated for your account is set forth above.
7) **Balance Computation Method:** Dividends are calculated by using the daily balance method. This method applies a daily periodic rate to the principal in the account each day.
8) **Additional Deposits and Withdrawals:** For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated above. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. For all accounts, withdrawals of dividends are not subject to penalty.
9) **Maturity:** Your account has a maturity date as stated on this Business Rate Sheet or on your Certificate Disclosure or Renewal Notice.
10) **Early Withdrawal Penalty:** A substantial penalty is imposed if certificate funds other than dividends are withdrawn prior to the maturity date. The certificate penalty fee is 90 days dividends for terms less than or equal to 14 months, 180 days dividends for terms 15 months to less than 34 months, or 12 months (365 days days) dividends for terms greater than or equal to 34 months. Fees may reduce earnings. To the extent necessary to comply with these penalty requirements, deductions may also be made from the certificate principal amount upon withdrawal.
    The early withdrawal penalty does not apply to any of the following:
        a. Withdrawal subsequent to the death of any named account holder;
        b. Withdrawal as a result of the liquidation of the credit union;
        c. If applicable, withdrawal within 7 days following the initial maturity date or the maturity date of any renewed term (the grace period).

    Dividends credited to the certificate principal amount may be withdrawn at any time without penalty.
11) **Renewal Policy:** The renewal policy for your accounts is stated above. *Special term certificates* will renew automatically as follows:
        a. 0-14 month certificates will renew automatically to a 12 month standard certificate.
        b. 15-24 month certificates will renew automatically to a 24 month standard certificate.
        c. 25-33 month certificates will renew automatically to a 30 month standard certificate.
        d. 34-48 month certificates will renew automatically to a 48 month standard certificate.
        e. 49-60 month certificates will renew automatically to a 60 month standard certificate.

    If the certificate is not renewed, funds must be transferred to a designated share account, using a separate pre-authorized transfer form, unless otherwise instructed. If no share account exists for the Owner(s), Owner(s) may request a check.
12) **Grace Period:** For certificates that automatically renew for another term, you have a grace period of 7 days after maturity to withdraw funds in the account without being charged an early withdrawal penalty. OWNER(S) MUST NOTIFY THE CREDIT UNION WITHIN 7 DAYS AFTER MATURITY DATE ("GRACE PERIOD") IF OWNER(S) DO NOT WANT THE CERTIFICATE TO AUTOMATICALLY RENEW, OTHERWISE THE CERTIFICATE WILL RENEW AND EARLY WITHDRAWAL PENALTY WILL APPLY.
13) **Nontransferable/Nonnegotiable:** Your account is nontransferable and nonnegotiable.
14) **Membership:** As a condition of membership, you must purchase and maintain the minimum required Member Ownership Share of $5.00.
15) **Effective Date:** The rates and terms on this Business Rate Sheet are accurate as of the effective date indicated at the top. If you have any questions or require current information on your accounts, please call the Credit Union at 800.627.3328 or stop in to any branch.

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