PURDUE FEDERAL CREDIT UNION

PO Box 1950
West Lafayette, IN 47996
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# RATE SHEET
# TRUTH-IN-SAVINGS ACT DISCLOSURE

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

EFFECTIVE DATE[10]: NOVEMBER 1, 2026

**CHECKING AND SAVINGS ACCOUNT YIELDS**

| ACCOUNT TYPE[9,12] | DIVIDENDS | | | | | | BALANCE REQUIREMENTS[5] | | ADDITIONAL TERMS AND TRANSFER LIMITATIONS |
|---|---|---|---|---|---|---|---|---|---|
| | Dividend Rate (%)[1,2,6] | 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** | | | | | | | | | |
| **Health Savings (HSA) Checking** | | | | | | | | | |
| Bronze Status | None | None | --- | --- | --- | --- | --- | --- | --- |
| Silver Status | None | None | --- | --- | --- | --- | --- | --- | --- |
| Gold Status | 0.05% | 0.05% | Variable | Monthly | Monthly | Monthly | --- | $1,000 | --- |
| Diamond Status | 0.05% | 0.05% | Variable | Monthly | Monthly | Monthly | --- | $1,000 | --- |
| **Merit Checking** | | | | | | | | | |
| Bronze Status | None | None | --- | --- | --- | --- | $25 | --- | |
| Silver Status | None | None | --- | --- | --- | --- | $25 | --- | See Section |
| Gold Status | 0.05% | 0.05% | Variable | Monthly | Monthly | Monthly | $25 | $1,000 | 11. |
| Diamond Status | 0.05% | 0.05% | Variable | Monthly | Monthly | Monthly | $25 | $1,000 | |
| **Sensible Checking[14]** | | | | | | | | | |
| Bronze Status | None | None | --- | --- | --- | --- | $25 | --- | |
| Silver Status | None | None | --- | --- | --- | --- | $25 | --- | See Section |
| Gold Status | 0.05% | 0.05% | Variable | Monthly | Monthly | Monthly | $25 | $1,000 | 14a, 14b. |
| Diamond Status | 0.05% | 0.05% | Variable | Monthly | Monthly | Monthly | $25 | $1,000 | |
| **Non-Interest Checking** | None | None | --- | --- | --- | --- | $25 | --- | --- |
| **Student Checking[14]** | None | None | --- | --- | --- | --- | $25 | --- | --- |
| **SAVINGS** | | | | | | | | | |
| **Non-Interest Savings** | None | None | --- | --- | --- | --- | --- | --- | --- |
| **Basic Savings[14]** | 0.10% | 0.10% | Variable | Monthly | Monthly | Monthly | --- | $0.00 | --- |
| **Health Savings Account Savings** | 0.10% | 0.10% | Variable | Monthly | Monthly | Monthly | --- | $0.00 | --- |
| **Emergency Savings** | | | | | | | | | |
| **$0-$2,000** | 2.50% | 2.53% | Variable | Monthly | Monthly | Monthly | --- | $0.00 | See Section |
| **$2000+** | 0.10% | 0.10% | Variable | Monthly | Monthly | Monthly | --- | $2,000.01 | 12. |
| **HIGH-YIELD MONEY MARKET** | | | | | | | | | |
| $0-$14,999.99 | 0.10% | 0.10% | Variable | Monthly | Monthly | Monthly | $15,000 | $0.00 | See Section |
| $15,000+ | 3.00% | 3.04% | Variable | Monthly | Monthly | Monthly | $15,000 | $15,000 | 7. |
| **MONEY MARKET** | | | | | | | | | |
| $0-$7,499.99 | 0.10% | 0.10% | Variable | Monthly | Monthly | Monthly | $2,500 | $0.00 | |
| $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 | See Section |
| $100,000 - $249,999.99 | 1.75% | 1.76% | Variable | Monthly | Monthly | Monthly | $2,500 | $100,000 | 7. |
| $250,000+ | 2.50% | 2.53% | Variable | Monthly | Monthly | Monthly | $2,500 | $250,000 | |
| **IRA MONEY MARKET** | | | | | | | | | |
| $0-$7,499.99 | 0.15% | 0.15% | Variable | Monthly | Monthly | Monthly | $25 | $25 | |
| $7,500-$24,999.99 | 1.05% | 1.06% | Variable | Monthly | Monthly | Monthly | $25 | $7,500 | |
| $25,000 - $99,999.99 | 1.35% | 1.36% | Variable | Monthly | Monthly | Monthly | $25 | $25,000 | See Section |
| $100,000 - $249,999.99 | 1.80% | 1.81% | Variable | Monthly | Monthly | Monthly | $25 | $100,000 | 7. |
| $250,000+ | 2.55% | 2.58% | Variable | Monthly | Monthly | Monthly | $25 | $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 *Emergency Savings Account* is a blended-rate account. Interest is paid at tier rates on balances within each tier. Total interest paid is the sum from each tier. Blended APY shown assumes the amount entered is held in the account for one year. Withdrawing funds before one year will result in a different realized rate.
   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.
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 Truth-In-Savings Disclosure 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) **Merit Checking Terms:** Once qualified for Merit Checking, the account may have no more than one (1) Non-sufficient Funds (NSF) item per month and a maximum of three (3) items returned for NSF or overdraft within one year. Exceeding the allowable NSF items may result in closure of the account. Once the account has been open for 12 months without negative share fees or new unpaid closures with other financial institutions, it will be evaluated by Purdue Federal's Financial Wellness Department and upon qualification may be upgraded to a traditional Purdue Federal checking product. If for any reason the Merit Checking account is closed, the $5.00 membership share in savings may not be refunded.
12) **Emergency Savings Terms:** A one-time bonus of $25 will be paid each time the balance in the Emergency Savings Account reaches thresholds of $250, $500, $750 and $1000 respectively. Maximum bonus total of $100 (one $25 bonus for reaching each threshold). Minimum of 3 separate qualifying deposits are required to earn initial bonus. Account must be open for 90 days before any bonus will be awarded. After the account has been open for 90 days, if the balance reaches a threshold at any time during the previous month, the account will be eligible for bonus. Qualifying deposit is any deposit or direct deposit of salary, pension, social security benefits, any other check or cash deposit, or any transfer from another account. Non-qualifying deposits include dividends, fee refunds, and program bonuses. Must be enrolled in paperless statements to earn bonus. Bonus will be paid no later than the fifth day of the month immediately following the qualifying month. Bonus is a dividend, member must have a social security number to open. Eligibility to earn bonuses expires 48 months from account opening date. Member must maintain a checking account to be eligible for the Emergency Savings Account. If the related checking account is closed, the Emergency Savings Account will convert to a Basic Savings Account and member will not be eligible for bonus. HSA accounts and Business members are not eligible for Emergency Savings Account. Limited to one Emergency Savings Account per tax reported owner.
13) **My Member Perks:** My Member Perks is based on My Member Perks status, which is figured monthly based on account age, loan and share balances, service usage and transactions of aggregated accounts. Accounts aggregated according to primary account holder's Social Security Number or tax ID. Duplicate services not counted in aggregation. Oldest account determines account age during aggregation. Accounts will be placed into appropriate My Member Perks status by the fifth business day of the month based on prior month's My Member Perks score. Perks not combinable with offers outside the My Member Perks program unless specifically noted. Accounts must be in good standing and enrolled in paperless statements to receive perks. Accounts for businesses and other entities do not qualify for My Member Perks. My Member Perks is subject to change without notice.
14) **Promotions:**
    a. **Northwest Indiana $400 Checking Bonus Promotion:** $400 bonus offer valid January 1, 2026 to December 31, 2026 for accounts opened with a Lake or Porter County, Indiana zip code, or those who meet other qualifiers for membership through LaPorte County, Indiana. To qualify for bonus, accountholder must be 18 years or older, new to Purdue Federal, eligible to open a new checking account, have direct deposit, and enroll in paperless statements. $5 deposit in Member Ownership Share required. $25 minimum opening deposit for checking account required. Direct Deposit is defined as an aggregate of $4,000 or more in ACH deposits within 120 days of account opening. Bonus will be deposited into checking account within 10 business days after all conditions have been met. Social Security Number required for accountholder to receive bonus. Bonus is considered interest and will be reported on IRS Form 1099-INT. Existing members, HSA accounts, and business accounts not eligible to receive bonus offer. If the account is closed within 6 months of account opening, the $400 bonus will be deducted from the account at closing. This offer cannot be combined with any other promotion. Membership can be opened in one of our branches or online at purduefed.com. Promotion subject to change without notice.

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b. **Youth Savings Account Bonus Promotion:** Subject to approval. Membership eligibility required. Youth must be new to Purdue Federal and 17 years old and younger with legal parent or guardian. New membership and Basic Savings account must be opened by December 31, 2026 at a Purdue Federal Credit Union branch location and enroll in paperless statements to be eligible for bonus. Social Security card required for account opening. $5 deposit into Member Ownership Share account required. Basic Savings account currently earns 0.10% APY (APY = Annual Percentage Yield). APY accurate as of November 6, 2025, rate may change. To qualify for bonus: opening deposit must be made in person at a Purdue Federal Credit Union branch location. Bonus will be deposited into Basic Savings account within 7 business days of deposit. Bonus: Purdue Federal will match the opening deposit to the Basic Savings account for new members up to $50. Bonus will not exceed $50. Valid Social Security Number required for account holder to receive bonus. Bonus is considered interest and will be reported on the IRS Form 1099-INT. Business accounts, HSA accounts, and current members are not eligible. If the account is closed within 6 months of account opening, the bonus will be deducted from the account at closing. This offer cannot be combined with any other promotion. Offer subject to change without notice.

c. **Purdue Student Checking T-Shirt Promotion:** Membership eligibility required. Subject to approval. T-shirt offer not available to existing checking account holders. Offer valid on new Student Checking accounts opened between May 11, 2026 and September 30, 2026 in our branches or online at purduefed.com. $25 minimum opening deposit for Student Checking account. New member: $5 deposit in Member Ownership Share required. T-shirt must be picked up at our Purdue Memorial Union or Northwestern Avenue branches only. T-shirt offer valid while supplies last, no guarantee; one t-shirt per member.

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EFFECTIVE DATE[15]: NOVEMBER 1, 2026

| CERTIFICATE YIELDS | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | **Dividend Rate (%)[1,2,7]** | **Annual Percentage Yield (APY) %[1,2]** | **Rate Type** | **Minimum/ Maximum Opening Deposit[6]** | **Dividends Compounded[4]** | **Dividends Credited[4]** | **Dividend Period[3]** | **Additional Deposits & Withdrawals** | **Renewable[9,11,12]** |
| **TERM CERTIFICATES** | | | | | | | | | |
| **7-Month Special** | | | | | | | | | |
| Bronze Status | 3.94% | 4.02% | Fixed | $5,000 min. No max. | Daily | Monthly | 7 Months | See Sections 8 and 10. | See Section 11. |
| Silver Status | 4.04% | 4.12% | | | | | | | |
| Gold Status | 4.14% | 4.23% | | | | | | | |
| Diamond Status | 4.24% | 4.33% | | | | | | | |
| **15-Month Special** | | | | | | | | | |
| Bronze Status | 4.04% | 4.12% | Fixed | $5,000 min. No max. | Daily | Monthly | 15 Months | See Sections 8 and 10. | See Section 11. |
| Silver Status | 4.14% | 4.23% | | | | | | | |
| Gold Status | 4.24% | 4.33% | | | | | | | |
| Diamond Status | 4.34% | 4.44% | | | | | | | |
| **29-Month Special** | | | | | | | | | |
| Bronze Status | 2.35% | 2.38% | Fixed | $5,000 min. No max. | Daily | Monthly | 29 Months | See Sections 8 and 10. | See Section 11. |
| Silver Status | 2.55% | 2.58% | | | | | | | |
| Gold Status | 2.75% | 2.79% | | | | | | | |
| Diamond Status | 2.95% | 2.99% | | | | | | | |
| **3 Months** | | | | | | | | | |
| Bronze Status | 1.25% | 1.26% | Fixed | $10,000 min. No max. | Daily | Monthly | 3 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 1.35% | 1.36% | | | | | | | |
| Gold Status | 1.45% | 1.46% | | | | | | | |
| Diamond Status | 1.55% | 1.56% | | | | | | | |
| **6 Months** | | | | | | | | | |
| Bronze Status | 1.50% | 1.51% | Fixed | $5,000 min. No max. | Daily | Monthly | 6 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 1.60% | 1.61% | | | | | | | |
| Gold Status | 1.70% | 1.71% | | | | | | | |
| Diamond Status | 1.80% | 1.82% | | | | | | | |
| **9 Months** | | | | | | | | | |
| Bronze Status | 1.85% | 1.87% | Fixed | $500 min. No max. | Daily | Monthly | 9 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 1.95% | 1.97% | | | | | | | |
| Gold Status | 2.05% | 2.07% | | | | | | | |
| Diamond Status | 2.15% | 2.17% | | | | | | | |
| **12 Months** | | | | | | | | | |
| Bronze Status | 2.00% | 2.02% | Fixed | $500 min. No max. | Daily | Monthly | 12 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.10% | 2.12% | | | | | | | |
| Gold Status | 2.20% | 2.22% | | | | | | | |
| Diamond Status | 2.30% | 2.33% | | | | | | | |
| **18 Months** | | | | | | | | | |
| Bronze Status | 2.00% | 2.02% | Fixed | $500 min. No max. | Daily | Monthly | 18 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.10% | 2.12% | | | | | | | |
| Gold Status | 2.20% | 2.22% | | | | | | | |
| Diamond Status | 2.30% | 2.33% | | | | | | | |
| **24 Months** | | | | | | | | | |
| Bronze Status | 2.25% | 2.28% | Fixed | $500 min. No max. | Daily | Monthly | 24 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.45% | 2.48% | | | | | | | |
| Gold Status | 2.65% | 2.69% | | | | | | | |
| Diamond Status | 2.85% | 2.89% | | | | | | | |

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| | Dividend Rate (%)[1,2,7] | Annual Percentage Yield (APY) %[1,2] | Rate Type | Minimum/ Maximum Opening Deposit[6] | Dividends Compounded[4] | Dividends Credited[4] | Dividend Period[3] | Additional Deposits & Withdrawals | Renewable[9,11,12] |
|---|---|---|---|---|---|---|---|---|---|
| **30 Months** | | | | | | | | | |
| Bronze Status | 2.25% | 2.28% | Fixed | $500 min. No max. | Daily | Monthly | 30 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.45% | 2.48% | | | | | | | |
| Gold Status | 2.65% | 2.69% | | | | | | | |
| Diamond Status | 2.85% | 2.89% | | | | | | | |
| **36 Months** | | | | | | | | | |
| Bronze Status | 2.50% | 2.53% | Fixed | $500 min. No max. | Daily | Monthly | 36 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.70% | 2.74% | | | | | | | |
| Gold Status | 2.90% | 2.94% | | | | | | | |
| Diamond Status | 3.10% | 3.15% | | | | | | | |
| **48 Months** | | | | | | | | | |
| Bronze Status | 2.60% | 2.63% | Fixed | $500 min. No max. | Daily | Monthly | 48 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.80% | 2.84% | | | | | | | |
| Gold Status | 3.00% | 3.05% | | | | | | | |
| Diamond Status | 3.20% | 3.25% | | | | | | | |
| **60 Months** | | | | | | | | | |
| Bronze Status | 2.70% | 2.74% | Fixed | $500 min. No max. | Daily | Monthly | 60 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.90% | 2.94% | | | | | | | |
| Gold Status | 3.10% | 3.15% | | | | | | | |
| Diamond Status | 3.30% | 3.35% | | | | | | | |
| **Health Savings (HSA) 12 Months** | | | | | | | | | |
| Bronze Status | 2.05% | 2.07% | Fixed | $500 min. No max. | Daily | Monthly | 12 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.15% | 2.17% | | | | | | | |
| Gold Status | 2.25% | 2.28% | | | | | | | |
| Diamond Status | 2.35% | 2.38% | | | | | | | |
| **Health Savings (HSA) 24 Months** | | | | | | | | | |
| Bronze Status | 2.30% | 2.33% | Fixed | $500 min. No max. | Daily | Monthly | 24 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.50% | 2.53% | | | | | | | |
| Gold Status | 2.70% | 2.74% | | | | | | | |
| Diamond Status | 2.90% | 2.94% | | | | | | | |
| **Health Savings (HSA) 36 Months** | | | | | | | | | |
| Bronze Status | 2.55% | 2.58% | Fixed | $500 min. No max. | Daily | Monthly | 36 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.75% | 2.79% | | | | | | | |
| Gold Status | 2.95% | 2.99% | | | | | | | |
| Diamond Status | 3.15% | 3.20% | | | | | | | |
| **Savers' Certificate** | | | | | | | | | |
| **12 Months** | T-Bill + 0.00%[1] | 4.29% | Variable | $50 min. No max. | Daily | Monthly | 12 Months | See Sections 8 and 10. | Automatic |
| **24 Months** | T-Bill + 0.25%[1] | 4.55% | Variable | $50 min. No max. | Daily | Monthly | 24 Months | See Sections 8 and 10. | Automatic |
| **Savings Accelerator** | | | | | | | | | |
| **for Vehicle Loans** | Vehicle Loan APR | Vehicle Loan APR | Fixed | $0 min. $0 max. | Daily | Monthly | Vehicle Loan Term | See Sections 8 and 10. | Not Automatically Renewable. See Section 11. |

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| | Dividend Rate (%)[1,2,7] | Annual Percentage Yield (APY) %[1,2] | Rate Type | Minimum/ Maximum Opening Deposit[6] | Dividends Compounded[4] | Dividends Credited[4] | Dividend Period[3] | Additional Deposits & Withdrawals | Renewable[9,11,12] |
|---|---|---|---|---|---|---|---|---|---|
| **IRA CERTIFICATES - TRADITIONAL OR ROTH** | | | | | | | | | |
| **15-Month Special** | | | | | | | | | |
| Bronze Status | 4.09% | 4.17% | Fixed | $5,000 min. No max. | Daily | Monthly | 15 Months | See Sections 8 and 10. | See Section 11. |
| Silver Status | 4.19% | 4.28% | | | | | | | |
| Gold Status | 4.29% | 4.38% | | | | | | | |
| Diamond Status | 4.39% | 4.49% | | | | | | | |
| **29-Month Special** | | | | | | | | | |
| Bronze Status | 2.40% | 2.43% | Fixed | $5,000 min. No max. | Daily | Monthly | 29 Months | See Sections 8 and 10. | See Section 11. |
| Silver Status | 2.60% | 2.63% | | | | | | | |
| Gold Status | 2.80% | 2.84% | | | | | | | |
| Diamond Status | 3.00% | 3.05% | | | | | | | |
| **9 Months** | | | | | | | | | |
| Bronze Status | 1.90% | 1.92% | Fixed | $500 min. No max. | Daily | Monthly | 9 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.00% | 2.02% | | | | | | | |
| Gold Status | 2.10% | 2.12% | | | | | | | |
| Diamond Status | 2.20% | 2.22% | | | | | | | |
| **12 Months** | | | | | | | | | |
| Bronze Status | 2.05% | 2.07% | Fixed | $500 min. No max. | Daily | Monthly | 12 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.15% | 2.17% | | | | | | | |
| Gold Status | 2.25% | 2.28% | | | | | | | |
| Diamond Status | 2.35% | 2.38% | | | | | | | |
| **18 Months** | | | | | | | | | |
| Bronze Status | 2.05% | 2.07% | Fixed | $500 min. No max. | Daily | Monthly | 18 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.15% | 2.17% | | | | | | | |
| Gold Status | 2.25% | 2.28% | | | | | | | |
| Diamond Status | 2.35% | 2.38% | | | | | | | |
| **24 Months** | | | | | | | | | |
| Bronze Status | 2.30% | 2.33% | Fixed | $500 min. No max. | Daily | Monthly | 24 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.50% | 2.53% | | | | | | | |
| Gold Status | 2.70% | 2.74% | | | | | | | |
| Diamond Status | 2.90% | 2.94% | | | | | | | |
| **30 Months** | | | | | | | | | |
| Bronze Status | 2.30% | 2.33% | Fixed | $500 min. No max. | Daily | Monthly | 30 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.50% | 2.53% | | | | | | | |
| Gold Status | 2.70% | 2.74% | | | | | | | |
| Diamond Status | 2.90% | 2.94% | | | | | | | |
| **36 Months** | | | | | | | | | |
| Bronze Status | 2.55% | 2.58% | Fixed | $500 min. No max. | Daily | Monthly | 36 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.75% | 2.79% | | | | | | | |
| Gold Status | 2.95% | 2.99% | | | | | | | |
| Diamond Status | 3.15% | 3.20% | | | | | | | |
| **48 Months** | | | | | | | | | |
| Bronze Status | 2.65% | 2.69% | Fixed | $500 min. No max. | Daily | Monthly | 48 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.85% | 2.89% | | | | | | | |
| Gold Status | 3.05% | 3.10% | | | | | | | |
| Diamond Status | 3.25% | 3.30% | | | | | | | |
| **60 Months** | | | | | | | | | |
| Bronze Status | 2.75% | 2.79% | Fixed | $500 min. No max. | Daily | Monthly | 60 Months | See Sections 8 and 10. | Automatic |
| Silver Status | 2.95% | 2.99% | | | | | | | |
| Gold Status | 3.15% | 3.20% | | | | | | | |
| Diamond Status | 3.35% | 3.41% | | | | | | | |

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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 and IRA Certificates, except New Savers 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.
   *Saver's Certificates* dividend rate and APY may change on the first day of each month based on an index (third Monday's 3 month Treasury Bill auction as published in the Wall Street Journal, rounded up to the nearest tenth) and a margin 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 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:** Additional deposits are not allowed for certificates, except Saver's and Savings Accelerator certificates. 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.
   - *Saver's Certificates* – Additional deposits of a minimum of fifty dollars ($50.00) per month are required each month during the term of the certificate and must be set up and made using a separate pre-authorized transfer form. Failure to maintain such monthly deposits will forfeit the dividend rate, result in closure of the certificate, and will be considered an early withdrawal subject to penalty as set forth in the Early Withdrawal Penalty section below.
   - *Savings Accelerator Certificates* – Additional deposits of a minimum of five dollars ($5.00), up to a maximum of 10% of the monthly loan payment (as noted in the loan documents), per month are required during the term of the certificate and must be set up and made using a separate pre-authorized transfer form. Failure to maintain such monthly deposits will forfeit the dividend rate, result in closure of the certificate, and will be considered an early withdrawal subject to penalty as set forth in the Early Withdrawal Penalty section below.
9) **Maturity:** Your account has a maturity date as stated on this Truth-In-Savings Disclosure, your Certificate Disclosure or your 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) 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); or,
        d. If applicable, withdrawal from a Savings Accelerator Certificate due to early payoff of corresponding auto loan.
    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.
    *IRA certificates* will be automatically renewed unless the owner directs us to transfer the funds into an IRA savings account. IRA special term certificates will renew automatically into a standard IRA term certificate following the rollover schedule above for Special Term Certificates.
    *Savings Accelerator certificates* will mature and no additional deposits will be made if the corresponding auto loan is paid off early. Dividends will not accrue after maturity. 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 Truth-In-Savings Disclosure 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.
16) **My Member Perks:** My Member Perks is based on My Member Perks Bronze, Silver, Gold and Diamond Status, which is figured monthly based on account age, loan and share balances, service usage and transactions of aggregated accounts. Accounts aggregated according to primary account holder's Social Security Number or tax ID. Duplicate services not counted in aggregation. Oldest account determines account age during aggregation. Accounts will be placed into appropriate My Member Perks status by the fifth business day of the month based on prior month's My Member Perks score. Perks not combinable with offers outside the My Member Perks program unless specifically noted. Accounts must be in good standing to receive perks. Business accounts do not qualify for My Member Perks. My Member Perks is subject to change without notice. Membership eligibility required. Refer to purduefed.com/perks for complete terms and conditions.