

Deposit Account Rate Schedule

Effective Date: 04/01/2025

The rates and terms applicable to your account at the Credit Union are provided in this Rate Schedule. Rates are subject to change without notice. Please refer to the Truth-in-Savings Disclosure in your Membership Booklet for other account Terms and Conditions.

ACCOUNT TYPE		DIVIDEND		BALANCE REQUIREMENTS		
Account Name	Balance Tier	Dividend Rate	Dividend APY*	Minimum Opening Deposit	Minimum To Keep Open	Minimum Earning Balance
Share Savings Accounts						
Regular Share Account	\$0.00	0.05%	0.05%	\$5.00	\$5.00	\$50.00
Additional Share Account	\$0.00	0.05%	0.05%	\$5.00	\$5.00	\$50.00
Zero Dividend Share Account	\$0.00	0.00%	0.00%	\$5.00	\$5.00	\$0.00
Select Savings** (Maturity Date 6/1 or 11/1)	\$0.00	1.00%	1.00%	\$0.00	\$0.00	\$0.00
Premier Property Savings	\$0.01-\$30,000	2.96%	3.00%	\$0.00	\$5.00	\$0.00
Premier Property Savings	\$30,000.01+	0.00%	0.00%	\$0.00	\$5.00	\$0.00
KidsOne Club \$0.01-\$2,500	\$0.01-\$2,500	2.960%	3.00%	\$5.00	\$5.00	\$0.00
KidsOne Club \$2,500.01+	\$2,500.01+	0.10%	0.10%	\$5.00	\$5.00	\$2,500.01+
SavvyOne Teen \$0.01-\$2,500	\$0.01-\$2,500	2.960%	3.00%	\$5.00	\$5.00	\$0.00
SavvyOne Teen \$2,500.01+	\$2,500.01+	0.10%	0.10%	\$5.00	\$5.00	\$2,500.01+
Trust Savings	\$0.00	0.05%	0.05%	\$5.00	\$5.00	\$0.00
Business Savings	\$50.00	0.05%	0.05%	\$25.00	\$5.00	\$50.00
Share Draft Checking						
PremierOne Spend Account	\$0.01 - \$25,000	2.72%	2.75%	\$25.00	\$0.00	\$0.00
PremierOne Spend Account	\$25,000.01+	0.10%	0.10%	\$25.00	\$0.00	\$25,000.01
PremierOne Spend Account Non-Qualified	\$0.00	0.00%	0.00%	\$25.00	\$0.00	\$0.00
Business Checking	\$0.00	0.00%	0.00%	\$25.00	\$0.00	\$0.00
Standard Checking	\$0.00	0.00%	0.00%	\$25.00	\$0.00	\$0.00

ACCOUNT TYPE		DIVIDEND		BALANCE REQUIREMENTS		
Account Name	Balance Tier	Dividend Rate	Dividend APY*	Minimum Opening Deposit	Minimum To Keep Open	Minimum Earning Balance
Health Savings Account	\$0 - \$8,550.00	2.472%	2.50%	\$0.00	\$0.00	\$0.00
Health Savings Account	\$8,550.01+	0.50%	0.50%	\$0.00	\$0.00	\$7,750.01+
Premier Money Market						
Premier Money Market	\$1,500.00 - \$9,999.99	0.50%	0.50%	\$1,500.00	\$1,500.00	\$1,500.00
Premier Money Market	\$10,000.00 - \$49,999.99	1.000%	1.00%	\$1,500.00	\$1,500.00	\$10,000.00
Premier Money Market	\$50,000.00 - \$249,999.99	1.640%	1.65%	\$1,500.00	\$1,500.00	\$50,000.00
Premier Money Market	\$250,000.00 +	1.830%	1.85%	\$1,500.00	\$1,500.00	\$250,000.00
Regular Share Certificates						
3-month Share Certificate	\$1,000.00 +	0.10%	0.10%	\$1,000.00	\$1,000.00	\$1,000.00
6-month Share Certificate	\$1,000.00 +	1.740%	1.75%	\$1,000.00	\$1,000.00	\$1,000.00
11-month Share Certificate Promotional – See special Disclosure	\$1,000.00 +	3.88%	3.95%	\$1,000.00	\$1,000.00	\$1,000.00
12-month Share Certificate	\$1,000.00 +	3.350%	3.40%	\$1,000.00	\$1,000.00	\$1,000.00
18-month Share Certificate	\$1,000.00 +	3.540%	3.60%	\$1,000.00	\$1,000.00	\$1,000.00
24-month Share Certificate	\$1,000.00 +	3.640%	3.70%	\$1,000.00	\$1,000.00	\$1,000.00
36-month Share Certificate	\$1,000.00 +	3.20%	3.25%	\$1,000.00	\$1,000.00	\$1,000.00
36-month Boost Share Certificate***	\$1,000.00+	2.96%	3.00%	\$1,000.00	\$1,000.00	\$1,000.00
48-month Share Certificate	\$1,000.00 +	3.445%	3.50%	\$1,000.00	\$1,000.00	\$1,000.00
60-month Share Certificate	\$1,000.00 +	3.690%	3.75%	\$1,000.00	\$1,000.00	\$1,000.00

ACCOUNT TYPE		DIVIDEND		BALANCE REQUIREMENTS		
Account Name	Balance Tier	Dividend Rate	Dividend APY*	Minimum Opening Deposit	Minimum To Keep Open	Minimum Earning Balance

Traditional, Roth and Educational IRA Share Accounts

IRA Share Account	\$0.00 - \$24,999	2.960%	3.00%	None	\$0.00	\$0.00
IRA Share Account	\$25,000.00 +	3.443%	3.50%	None	\$0.00	\$25,000.00 +

IRA Share Certificates

3-month IRA Share Certificate	\$1,000.00 +	0.600%	0.60%	\$1,000.00	\$1,000.00	\$1,000.00
6-month IRA Share Certificate	\$1,000.00 +	2.230%	2.25%	\$1,000.00	\$1,000.00	\$1,000.00
12-month IRA Share Certificate	\$1,000.00 +	3.930%	4.00%	\$1,000.00	\$1,000.00	\$1,000.00
18-month IRA Share Certificate	\$1,000.00 +	4.070%	4.15%	\$1,000.00	\$1,000.00	\$1,000.00
24-month IRA Share Certificate	\$1,000.00 +	4.410%	4.50%	\$1,000.00	\$1,000.00	\$1,000.00
36-month IRA Share Certificate	\$1,000.00 +	3.690%	3.75%	\$1,000.00	\$1,000.00	\$1,000.00
36-month IRA Boost Share Certificate****	\$1,000.00+	3.445%	3.50%	\$1,000.00	\$1,000.00	\$1,000.00
48-month IRA Share Certificate	\$1,000.00 +	3.930%	4.00%	\$1,000.00	\$1,000.00	\$1,000.00
60-month IRA Share Certificate	\$1,000.00 +	4.170%	4.25%	\$1,000.00	\$1,000.00	\$1,000.00

***APY** = Annual Percentage Yield. Fees could reduce the earnings on the account. Dividends, if applicable, are calculated using the Average Daily Balance, credited and compounded monthly and earned on a calendar monthly basis.

****Select Savings** includes Holiday Club and Vacation Club Accounts.

*****Boost Regular Share Certificate** matures after 36 months, after which it will be transferred into a regular 36 month Share Certificate.

******Boost Regular IRA Certificate** matures after 36 months, after which it will be transferred into a regular 36 month IRA Share Certificate.

Premier Property Savings - PremierOne Credit Union is not responsible for the payment of your property taxes or your insurance. The Premier Property Savings is a tiered rate account. If your balance is greater than \$30,000.00, the second dividend rate of 0.00% and range of annual percentage yield listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. You must be a homeowner to qualify for this deposit account. A current mortgage statement, or some other form of proof of home ownership, may be required prior to establishing the account. Dividends, if applicable, are calculated using the average daily balance, credited and compounded monthly and earned on a calendar monthly basis. APY = Annual Percentage Yield. Fees could reduce the earnings on the account. Credit Union Deposits are insured separately up to \$250,000 by the NCUA, National Credit Union Administration, a U.S. government agency.

PremierOne Spend Account - Rates may change after account is opened. Offer for a limited time. There is a \$2 monthly fee to receive paper statements with this account. Fees may reduce earnings. Qualifying transactions must post and clear account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to account from the date the transaction is made. Qualification cycle is a period beginning the last day of the month through the second to last day of the following month.

Reference the [2025 Cycle Calendar](#) on our website. One PremierOne Spend account allowed per person. ATM Fee reimbursements up to \$20 provided only if qualifications are met within the monthly qualification cycle.

HSA 2025 Maximum Contribution Limits are \$4,300 for Individual and \$8,550 for Family. If you are 55 or older you can contribute a Catch-Up Contribution of \$1,000.

Boost Certificate matures after 36 months, after which it will be transferred into a regular 36-month Certificate or 36-month IRA Certificate.

Dividends for Traditional, Roth and Educational IRA Share Accounts are calculated using the Average Daily Balance for each day in the posting period, credited and compounded monthly and earned on a calendar monthly basis.

IRA 2025 Maximum Contribution Limit is \$7,000. If you are 50 or older you can contribute a Catch-Up Contribution of \$1,000.

IRA's are insured separately up to \$250,000 by the NCUA, National Credit Union Administration, a U.S. government agency.

Truth-in-Savings Disclosure

SHARE ACCOUNTS - Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. 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 all Share Savings, Health Savings, and Interest Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Select Savings and Premier Money Market accounts, 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Health Savings Premier Money Market, Interest Checking, and Youth accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Premier Money Market 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. For Health Savings, Youth, and Interest Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range. The Spend Accounts are tiered rate accounts. If your daily balance is \$25,000.00 or below, and you meet all of the following minimum service requirements during the qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply for the qualification cycle: a) you have at least 15 signature-based debit card purchases; b) you have at least one qualifying automatic transaction (deposit or debit); and c) you receive e-statements. If your balance is greater than \$25,000.00 and you meet all of the minimum service requirements, the second dividend rate and range of annual percentage yields listed for this account will apply for the dividend period. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum service requirements during the dividend period, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account. If you meet all the minimum service requirements you may also receive ATM withdrawal surcharge fee refunds.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. 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 calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all Share Savings, Health Savings, Select Savings, Premier Money Market, and Interest Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Select Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Regular Share Savings and Business Share Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For Premier Money Market accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For all Share Savings and Premier Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Select Savings accounts, the entire balance will be paid to you by check on or after June 1 or on or after November 1, whichever you choose, and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Select Savings account, you must close it. If you close your account, you will be charged a fee as stated in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For all other Specialty or Promotional Share Savings accounts, the specific terms, restrictions, limitations and any applicable penalty amounts will be stated on the Schedule of Fees and Charges and Rate Schedule. For IRA Share Savings accounts, see separate IRA Disclosure. For Health Account accounts, see separate HSA Disclosure. For Zero Dividend Regular Share Savings, Spend Account, Fresh Start Checking, and Standard Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information. For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be

covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

9. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on the Rate Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union.

10. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

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Truth-in-Savings Disclosure

CERTIFICATE ACCOUNTS - Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. 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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. The Share Certificate and IRA Share Certificate are tiered rate accounts. 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. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. 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.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

5. ACCRUAL OF DIVIDENDS — For Share Certificate and IRA Share Certificate accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share Certificate and IRA Share Certificate accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below and your account will be closed. Partial withdrawals are not allowed.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Share Certificate and IRA Share Certificate accounts, the amount of early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less

Up to 3 months' dividends and all accrued dividends

Terms longer than 12 months

Up to 6 months' dividends and all accrued dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part or all of the dividends that have been earned on the account. The penalty will not be deducted from the account principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share \$5.00

Number of Shares Required 1

For more information call 408.524.4500 or visit www.premieronecu.org.

