PremierOne Credit Union

# Deposit Account Rate Schedule

**Effective Date: 10/26/2026**

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 June 1 or Nov1) | $0.00 | 1.00% | 1.00% | $0.00 | $0.00 | $0.00 |
| Premier Property Savings | $.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 | 2.96% | 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 | 2.96% | 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+ |
| School Employee Summer Savings (Balance paid out on June 1) | $.01-$24,000 | 2.72% | 2.75% | $0.00 | $0.00 | $0.00 |
| School Employee Summer Savings (Balance paid out on June 1) | $24,000.01+ | 0.05% | 0.05% | $0.00 | $0.00 | $0.00 |
| 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 |

| ACCOUNT TYPE | | DIVIDEND | | BALANCE REQUIREMENTS | | |
|---|---|---|---|---|---|---|
| **Account Name** | **Balance Tier** | **Dividend Rate** | **Dividend APY*** | **Minimum Opening Deposit** | **Minimum To Keep Open** | **Minimum Earning Balance** |
| Business Checking Account | $0.00 | 0.00% | 0.00% | $25.00 | $0.00 | $0.00 |
| BankOn Certified Fresh Start Checking Account | $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 |
| Health Savings Account | $0 - $8,750.00 | 2.47% | 2.50% | $0.00 | $0.00 | $0.00 |
| Health Savings Account | $8,750.01+ | 0.50% | 0.50% | $0.00 | $0.00 | $8,750.01+ |
| **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 | 1.00% | 1.00% | $1,500.00 | $1,500.00 | $10,000.00 |
| Premier Money Market | $50,000.00 - $249,999.99 | 1.59% | 1.60% | $1,500.00 | $1,500.00 | $50,000.00 |
| Premier Money Market | $250,000.00 + | 1.79% | 1.80% | $1,500.00 | $1,500.00 | $250,000.00 |
| **Premier Money Market Plus** | | | | | | |
| Premier Money Market Plus New Money+ | $25,000.00 - $99,999.99 | 3.25% | 3.30% | $5.00 | $5.00 | $25,000.00 |
| Premier Money Market Plus New Money+ | $100,000.00 - $249,999.99 | 3.59% | 3.65% | $5.00 | $5.00 | $100,000.00 |
| Premier Money Market Plus New Money+ | $250,000.00+ | 3.93% | 4.00% | $5.00 | $5.00 | $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 + | 1.74% | 1.75% | $1,000.00 | $1,000.00 | $1,000.00 |
| 12-month Share Certificate | $1,000.00 + | 3.49% | 3.55% | $1,000.00 | $1,000.00 | $1,000.00 |
| 18-month Share Certificate | $1,000.00 + | 3.59% | 3.65% | $1,000.00 | $1,000.00 | $1,000.00 |
| 24-month Share Certificate | $1,000.00 + | 3.69% | 3.75% | $1,000.00 | $1,000.00 | $1,000.00 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 36-month Share Certificate | $1,000.00 + | 3.44% | 3.50% | $1,000.00 | $1,000.00 | $1,000.00 |
| 48-month Share Certificate | $1,000.00 + | 3.49% | 3.55% | $1,000.00 | $1,000.00 | $1,000.00 |
| 60-month Share Certificate | $1,000.00 + | 3.59% | 3.65% | $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 | 2.96% | 3.00% | None | $0.00 | $0.00 |
| IRA Share Account | $25,000.00 + | 3.44% | 3.50% | None | $0.00 | $25,000.00 + |
| **IRA Share Certificates** | | | | | | |
| 3-month IRA Share Certificate | $1,000.00 + | 0.60% | 0.60% | $1,000.00 | $1,000.00 | $1,000.00 |
| 6-month IRA Share Certificate | $1,000.00 + | 2.23% | 2.25% | $1,000.00 | $1,000.00 | $1,000.00 |
| 12-month IRA Share Certificate | $1,000.00 + | 3.78% | 3.85% | $1,000.00 | $1,000.00 | $1,000.00 |
| 18-month IRA Share Certificate | $1,000.00 + | 3.83% | 3.90% | $1,000.00 | $1,000.00 | $1,000.00 |
| 24-month IRA Share Certificate | $1,000.00 + | 3.93% | 4.00% | $1,000.00 | $1,000.00 | $1,000.00 |
| 36-month IRA Share Certificate | $1,000.00 + | 3.69% | 3.75% | $1,000.00 | $1,000.00 | $1,000.00 |
| 48-month IRA Share Certificate | $1,000.00 + | 3.78% | 3.85% | $1,000.00 | $1,000.00 | $1,000.00 |
| 60-month IRA Share Certificate | $1,000.00 + | 3.93% | 4.00% | $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 DailyBalance, credited and compounded monthly and earned on a calendar monthly basis.

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

**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. Limit one account per member.

**School Employee Summer Savings Account -** To open and maintain a School Employee Summer Savings Account, the primary account owner must: (1) be a school employee within PremierOne Credit Union's field of membership, (2) be at least eighteen (18) years of age, and (3) establish direct deposit into the School Employee Summer Savings Account. Direct deposit must be established and received within 60 days of account opening or School Employee Summer Savings will convert to Additional Share Account. The School Employee Summer Savings account is a tiered-rate savings account. Dividend rates and Annual Percentage Yields (APYs) vary by balance tier. Please refer to the current Deposit Account Rate Sheet for applicable rates, APYs, tiers, terms, and conditions. On June 1 of each calendar year, the entire balance of the School Employee Summer Savings account will be automatically transferred to the member 's primary share account. After the transfer, the account will remain open and available for future deposits. Membership eligibility, account approval, and verification of eligibility may be required. Membership is defined as having a minimum balance of $5.00 in a Primary Regular Share Account. Rates are subject to change without notice. Offer not valid with other promotions and not transferable.

**PremierOne Spend Account** - The Spend Account is a tiered rate account. The minimum to open an account is $25. Rate tiers are as follows: First tier applies to balances of $0.01 - $25,000 if qualifications are met during the monthly qualification cycle. The second tier applies to balances over $25,000 if qualifications are met during the monthly qualification cycle. The third tier applies to all balances if monthly qualifications are not met. Qualifications are as follows: make at least 12 debit card purchases, log in to online banking or mobile banking and enroll in eStatements. Rates may change after the 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 the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. The qualification cycle will begin on the last day of each month and end on the second to last day of each month. **View the 2026 Cycle Calendar.** One PremierOne Spend account allowed per person. ATM Fee reimbursements up to $20 provided only if qualifications are met within the monthly qualification cycle.

**The BankOn Certified Fresh Start Checking Account** - is not eligible for Courtesy Pay Overdraft Coverage and is exempt from overdraft and NSF fees. All items will be retuned unpaid if there is not sufficient funds in the account at the time of presentment. Please refer to the Schedule of Fees and Charges for current fee information.

**Health Savings Account** - 2026 Maximum Contribution Limits are $4,400 for Individual and $8,750 for Family. If you are 55 or older you can contribute a Catch-Up Contribution of $1,000.

**Premier Money Market Plus+ -** New Money means funds that have not been on deposit with PremierOne Credit Union during the preceding 60 calendar days. Funds derived from PremierOne internal account transfers or proceeds from existing PremierOne accounts or certificates do not qualify as New Money.

**IRA** - 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 2026 Maximum Contribution Limit is $7,500. If you are 50 or older you can contribute a Catch-Up Contribution of $1,100. 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).

## 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:

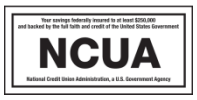
(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh 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***