FAIRWINDS

Call (407) 277-5045 for current rate information.

Business Savings Accounts Schedule of Interest

Rates and Yields accurate as of 11/16/202(

Type of Account	Interest Rate	Annual Percentage Yield (APY)	Minimum Balance to Earn Annual Percentage Yield	Minimum Deposit Opening	Additional Deposit	Frequency of Rate Change	Interest Compounded	Interest Credited
Business Savings	0.10	0.10	$0.01	$100.00	Allowed	Variable	Daily	End of Month
Business Signature Savings								
$49,999.99 or below	1.49	1.50	$0.01	$100.00	Allowed	Variable	Daily	End of Month
$50,000.00 - $249,999.99	1.49	1.50	$50,000.00					
$250,000.00 - $999,999.99	1.49	1.50	$250,000.00					
$1,000,000.00 - $2,499,999.99	2.96	3.00	$1,000,000.00					
$2,500,000.00 +	2.96	3.00	$2,500,000.00					
Business Preferred Savings								
$4,999.99 or below	0.15	0.15	$0.01	$100.00	Allowed	Variable	Daily	End of Month
$5,000.00 - $9,999.99	0.15	0.15	$5,000.00					
$10,000.00 - $24,999.99	0.15	0.15	$10,000.00					
$25,000.00 - $49,999.99	0.15	0.15	$25,000.00					
$50,000.00 - $99,999.99	0.15	0.15	$50,000.00					
$100,000.00 +	0.15	0.15	$100,000.00					
Business Certificate of Deposit								
3 Month Business Certificate of Deposit	1.22	1.23	$1,000.00	$1,000.00	Not Allowed	Fixed	Daily	End of Month
6 Month Business Certificate of Deposit	3.59	3.65	$1,000.00	$1,000.00		Fixed	Daily	End of Month
12 Month Business Certificate of Deposit	3.52	3.58	$1,000.00	$1,000.00		Fixed	Daily	End of Month
24 Month Business Certificate of Deposit	3.76	3.83	$1,000.00	$1,000.00		Fixed	Daily	End of Month
36 Month Business Certificate of Deposit	3.84	3.91	$1,000.00	$1,000.00		Fixed	Daily	End of Month
48 Month Business Certificate of Deposit	3.87	3.95	$1,000.00	$1,000.00		Fixed	Daily	End of Month
60 Month Business Certificate of Deposit	3.91	3.99	$1,000.00	$1,000.00		Fixed	Daily	End of Month
IOTA Checking								
$99,999.99 or below	2.76	2.80	$0.01	$100.00	Allowed	Fixed	Daily	End of Month
$100,000.00 - $499,999.99	2.76	2.80	$100,000.00					
$500,000.00 - $999,999.99	2.76	2.80	$500,000.00					
$1,000,000.00 +	2.76	2.80	$1,000,000.00					
Insured Sweep Account*								
$00.00-$49,999.99	1.34	1.35	$0.01	$0.00	Allowed	Fixed	Variable	End of Month
$50,000.00 - $249,999.99	1.34	1.35	$50,000.00	$0.00				
$250,000.00 - $999,999.99	1.98	2.00	$250,000.00	$0.00				
$1,000,000.00 +	2.81	2.85	$1,000,000.00	$0.00				

*Funds are swept into deposit accounts at one or more participating institutions and are eligible for NCUA or FDIC insurance, as applicable, up to the standard insurance limits.

The rates appearing with this Schedule are accurate as of the Last Dividend Declaration Date indicated on this Business Rates Disclosure. If you have any questions or require current rate and fee information on your accounts, please contact the Credit Union.

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Business Rates Disclosure. The Credit Union may offer other rates for these accounts from time to time.

NCUA