

Last Updated: 09/29/2025 PRODUCT RATE SHEET Dividend Rate Savings Regular 0.05% 0.05% Student 0.05% 0.05% 0.05% 0.05% **Business** First Tracks 0.05% 0.05% IRA 0.15% 0.15% **Money Markets** FlexTier \$0 - 1,999.99 0.10% 0.10% \$2,000 - 9,999.99 0.15% 0.15% \$10,000 - 24,999.99 0.25% 0.25% \$25,000 - 49,999.99 0.50% 0.50% \$50,000 - 74,999.99 0.75% 0.75% \$75,000 - 99,999.99 0.75% 0.75% \$100,000 - 199,999.99 1.24% 1.25% \$200,000 and up 1.24% 1.25% **Business** \$0 - 24,999.99 0.50% 0.50% \$25,000 - 49,999.99 0.75% 0.75% 1.00% \$50,000 - 99,999.99 1.00% \$100,000 - 249,999.99 1.24% 1.25% \$250,000 - 499,999.99 1.98% 2.00% \$500.000 - 999.999.99 2.96% 3.00% \$1,000,000 and up 2.96% 3.00% Non-Tiered Select - (\$25,000 and up) 0.75% 0.75% Premier - (\$50,000 and up) 1.00% 1.00% Jumbo - (\$100,000 and up) 1.49% 1.50% Checking **Dividend Checking** 0.00% \$0 - 999.99 0.00% \$1,000 - 4,999.99 0.05% 0.05% 0.05% \$5,000 - 9,999.99 0.05% \$10,000 and up 0.10% 0.10% **HSA Checking** 0.25% 0.25% \$0 and up **Premium Business Checking** \$0 - 99,999.99 0.15% 0.15% \$100,000 and up 0.25% eStyle Checking (for reference on existing accounts, product retired as of 2/10/22) 0.00% \$0 - 999.99 0.00% \$1,000 - 4,999.99 0.05% 0.05% \$5,000 - 9,999.99 0.05% 0.05% 0.10% 0.10% \$10,000 and up Certificates (Regular, IRA, HSA, Business) Standard (Min Balance: Regular/Business \$500, IRA/HSA \$100) 3 Month Certificate 2.47% 2.50% 6 Month Certificate 2.96% 3.00% 2.96% 3.00% 12 Month Certificate 18 Month Certificate 2.47% 2.50% 24 Month Certificate 2.47% 2.50% 36 Month Certificate 2.47% 2.50% 48 Month Certificate (N/A Business) 2.47% 2.50% 2.47% 60 Month Certificate 2.50% Jumbo (N/A Business) (Min Balance \$100,000) Jumbo 6 Month 3.06% 3.10% 3.10% Jumbo 12 Month 3.06% Jumbo 24 Month 2.57% 2.60% Jumbo 60 Month 2.57% 2.60% First Tracks Certificates

2.96%

2.47%

3.00%

2.50%

Standard (Min Balance \$100)
12 Month First Tracks Certificate

24 Month First Tracks Certificate

^{*}Annual Percentage Yield (APY): Interest starts accruing once funds are received into the account. The APY may be affected if the funding source has a delayed settlement date.

¹ When your CD matures, it will automatically renew into the same term, which includes early withdrawal fees. To choose a different auto-renewal option, visit your CD account details at elevationscu.com/login to change the maturity option to 'close and transfer,' or call us anytime before maturity. The early withdrawal penalty (EWP) is 30 days' of dividends when the certificate term is 6 months or less. The EWP is 180 days' of dividends for certificate terms 7 months or more. The EWP may be assessed on the principal balance if the dividends earned are insufficient.





Promotional Rate ^t	Min Balance	Dividend Rate	APY*	Account Types	Conditions ³
Certificates:					
Standard: ¹					
7 Month Promotional	\$500	3.45%	3.50%	Regular, Traditional IRA, Roth IRA, HSA, Business	No \$ cap / Auto-renews to 6mo
13 Month Promotional	\$500	3.20%	3.25%	Regular, Traditional IRA, Roth IRA, HSA, Business	No \$ cap / Auto-renews to 12mo
Jumbo:1					
7 Month Promotional	\$100,000	3.54%	3.60%	Regular, Traditional IRA, HSA	No \$ cap / Auto-renews to 6mo
13 Month Promotional	\$100,000	3.30%	3.35%	Regular, Traditional IRA, HSA	No \$ cap / Auto-renews to 12mo
Flex CD - Standard: ²					
4 Month Promotional	\$500	3.69%	3.75%	Regular, Business	No \$ cap / Auto-renews to 3mo

Annual Percentage Yield (APY): Interest starts accruing once funds are received into the account. The APY may be affected if the funding source has a delayed settlement date.

¹ The early withdrawal penalty (EWP) is 180 days' of dividends. The EWP may be assessed on the principal balance if the dividends earned are insufficient.

² You may withdraw the total balance and interest earned, without penalty, beginning 7 days after funds have been received for the Flex CD. No withdrawals are permitted during the first 6 days following the receipt of funds. No partial withdrawals allowed. EWP may be applicable depending on the product selected upon maturity.

³ When your CD matures, it will automatically renew to a shorter non-promotional term and rate, which includes early withdrawal fees. To choose a different auto-renewal option, visit your CD account details at elevationscu.com/login to change the maturity option to 'close and transfer,' or call us anytime before maturity. A minimum deposit of \$500 is required.