

Account Rate Sheet

Checking Accounts

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | APY* / Dividend Rate | |
|---------------------------------------|----------------------|---------------------------|----------------------|---------------|
| | | | \$20,000 | > \$20,000 |
| Loyalty Checking Account ¹ | \$0 | \$0 | 3.25% / 3.20% | 0.10% / 0.10% |
| Product | Min. Deposit to Open | Min. Balance to Earn APY* | APY* / Dividend Rate | |
| | | | | |
| True Choice Checking Account | \$0 | \$0 | 0.00% / 0.00% | |
| Fresh Start Checking Account | \$0 | \$0 | 0.00% / 0.00% | |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice. ¹ One Loyalty Checking per member permitted.

Savings Accounts

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | APY* / Dividend Rate |
|--|----------------------|---------------------------|----------------------|
| Prime Share Savings Account ¹ | \$5 | \$5 | 0.05% / 0.05% |
| Explorers Club Savings Account | \$5 | \$5 | 0.05% / 0.05% |
| Special Club Savings Account | \$0 | \$0 | 0.05% / 0.05% |
| Christmas Club Savings Account | \$0 | \$0 | 0.05% / 0.05% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. ¹ Share par value is \$5.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | APY* / Dividend Rate |
|---------------------------|----------------------|---------------------------|----------------------|
| Education Savings Account | \$100 | \$100 | 0.05% / 0.05% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY* / Dividend Rate |
|--------------------------------------|----------------------|---------------------------|---------------|----------------------|
| | | \$0 | \$20,000 | |
| PayBack Savings Account ¹ | \$0 | 0.75% / 0.75% | 2.50% / 2.47% | 3.00% / 2.96% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice. ¹ If Payback Savings qualifications are not met each month, the rate earned will revert to the Prime Share rate paid during that month. Must meet four out of six qualifications each month: (1) Have a personal checking account in good standing (excluding Business Checking and HSA Checking accounts) and use a Debit Card or Credit Card a minimum of 10 times as a credit (signature-based) transaction that posts during each month. (2) Log in to online or mobile banking at least once each month. (3) Have ACH direct deposits that total at least \$100 each month. (4) Have an active auto, personal, home equity, or home equity lines of credit loan with at least one transaction (payment, purchase, cash advance or balance transfer) that posts during each month. (5) Have a first mortgage originated with Family Trust, whether serviced or sold, with at least one payment that posts during each month. (6) Have a Family Trust Credit Card with at least one transaction (payment, purchase, cash advance, or balance transfer) that has posted in the previous two months.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY* / Dividend Rate |
|------------------------|----------------------|---------------------------|---------------|----------------------|
| | | \$1,000 | \$20,000 | |
| Health Savings Account | \$0 | 0.05% / 0.05% | 0.05% / 0.05% | 0.05% / 0.05% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY* / Dividend Rate |
|----------------------|----------------------|---------------------------|---------------|----------------------|
| | | \$1,000 | \$20,000 | |
| Money Market Account | \$0 | 0.50% / 0.50% | 2.00% / 1.98% | 2.50% / 2.47% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice.

Share Certificates

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | APY* / Dividend Rate |
|--|----------------------|---------------------------|----------------------|
| Special Certificates | | \$100 | \$20,000 |
| Explorer's Club Certificate ¹ - 12 months | \$100 | 4.50% / 4.43% | 4.50% / 4.43% |

* The Dividend Rate and Annual Percentage Yield (APY) are determined weekly. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. After your fixed rate certificate is opened, the dividend rate is fixed for the term. A penalty may be imposed for early withdrawals, excluding earned dividends. Fees and withdrawals could reduce earnings. ¹ Contributions can be made any time during the term of the certificate.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY* / Dividend Rate |
|---------------------------|----------------------|---------------------------|---------------|----------------------|
| | | \$500 | \$20,000 | |
| Regular Term Certificates | | | | \$100,000 |
| 3 months | \$500 | 0.05% / 0.05% | 0.05% / 0.05% | 0.05% / 0.05% |
| 6 months | \$500 | 0.10% / 0.10% | 0.10% / 0.10% | 0.10% / 0.10% |
| 9 months | \$500 | 4.75% / 4.67% | 4.75% / 4.67% | 4.75% / 4.67% |
| 12 months | \$500 | 4.50% / 4.43% | 4.50% / 4.43% | 4.50% / 4.43% |
| 24 months | \$500 | 4.00% / 3.94% | 4.00% / 3.94% | 4.00% / 3.94% |
| 36 months ¹ | \$500 | 3.75% / 3.70% | 3.75% / 3.70% | 3.75% / 3.70% |
| 48 months | \$500 | 3.50% / 3.46% | 3.50% / 3.46% | 3.50% / 3.46% |
| 60 months | \$500 | 3.25% / 3.21% | 3.25% / 3.21% | 3.25% / 3.21% |

* The Dividend Rate and Annual Percentage Yield (APY) are determined weekly. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. After the fixed rate certificate is opened, the dividend rate is fixed for the term. A penalty may be imposed for early withdrawals, excluding earned dividends. Fees and withdrawals could reduce earnings. ¹ Bump Your Rate Certificate: Once, during the term of the certificate, the dividend rate may be upgraded to match the same product 36 month certificate dividend rate offered at the time of the bump request, which will be fixed for the remainder of the term. To qualify for this certificate, you must have a personal checking account with direct deposit.

Retirement Accounts

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | APY* / Dividend Rate |
|---|----------------------|---------------------------|----------------------|
| IRA Savings Account (Traditional, Roth, and SEP) | \$0 | \$0 | 0.05% / 0.05% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY*/ Dividend Rate |
|--|----------------------|---------------------------|---------------|---------------------|
| | | \$0 | \$20,000 | \$100,000 |
| IRA PayBack Savings Account (Traditional) | \$0 | 0.75% / 0.75% | 2.50% / 2.47% | 3.00% / 2.96% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice. 1 If Payback Savings qualifications are not met each month, the rate earned will revert to the Prime Share rate paid during that month. Must meet four out of six qualifications each month: (1) Have a personal checking account in good standing (excluding Business Checking and HSA Checking accounts) and use a Debit Card or Credit Card a minimum of 10 times as a credit (signature-based) transaction that posts during each month. (2) Log in to online or mobile banking at least once each month. (3) Have ACH direct deposits that total at least \$100 each month. (4) Have an active auto, personal, home equity, or home equity lines of credit loan with at least one transaction (payment, purchase, cash advance or balance transfer) that posts during each month. (5) Have a first mortgage originated with Family Trust, whether serviced or sold, with at least one payment that posts during each month. (6) Have a Family Trust Credit Card with at least one transaction (payment, purchase, cash advance, or balance transfer) that has posted in the previous two months.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY*/ Dividend Rate |
|--|----------------------|---------------------------|---------------|---------------------|
| | | \$1,000 | \$20,000 | \$100,000 |
| IRA Money Market Account (Traditional and Roth) | \$0 | 0.50% / 0.50% | 2.00% / 1.98% | 2.50% / 2.47% |

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* | | APY*/ Dividend Rate |
|--|----------------------|---------------------------|---------------|---------------------|
| | | \$500 | \$20,000 | \$100,000 |
| Regular Term Traditional IRA Certificates | | | | |
| 6 months | \$500 | 0.10% / 0.10% | 0.10% / 0.10% | 0.10% / 0.10% |
| 12 months (Roth & SEP also available) | \$500 | 4.50% / 4.43% | 4.50% / 4.43% | 4.50% / 4.43% |
| 24 months | \$500 | 4.00% / 3.94% | 4.00% / 3.94% | 4.00% / 3.94% |
| 36 months ¹ | \$500 | 3.75% / 3.70% | 3.75% / 3.70% | 3.75% / 3.70% |
| 48 months | \$500 | 3.50% / 3.46% | 3.50% / 3.46% | 3.50% / 3.46% |
| 60 months | \$500 | 3.25% / 3.21% | 3.25% / 3.21% | 3.25% / 3.21% |

* The Dividend Rate and Annual Percentage Yield (APY) are determined weekly. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. After the fixed rate certificate is opened, the dividend rate is fixed for the term. A penalty may be imposed for early withdrawals. Fees and withdrawals could reduce earnings. 1 Bump Your Rate Certificate: Once, during the term of the certificate, the dividend rate may be upgraded to match the same product 36 month certificate dividend rate offered at the time of the bump request, which will be fixed for the remainder of the term. To qualify for this certificate, you must have a personal checking account with direct deposit.