## 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\% |
|  | 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\% |  |

 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 | $\$ 0$ | $\$ 0$ | $0.05 \% / 0.05 \%$ |



| 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 |  |  |
| :--- | :---: | :---: | :---: | :---: |
| PayBack Savings Account ${ }^{1}$ | $\$ 0$ | $\$ 0$ | $0.75 \% / 0.75 \%$ | $2.50 \% / 2.47 \%$ |





 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 |  |  |
| :--- | :---: | :---: | :---: | :---: |
|  | $\$ 0$ | $\$ 1,000$ | $\$ 20,000$ | $\$ 100,000$ |

 change without notice.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* APY |  | PY*/ Dividend Rate |
| :---: | :---: | :---: | :---: | :---: |
|  |  | \$1,000 | \$20,000 | \$100,000 |
| Money Market Account | \$0 | 0.50\% / 0.50\% | 2.25\% / 2.23\% | 2.75\% / 2.71\% |

 change without notice.

## Share Certificates

| Product | Min. Deposit to Open | Min. Balance to Earn APY* APY*/ Dividend Rate |  |  |
| :--- | :---: | :---: | :---: | :---: |
| Special Certificates |  | $\$ 100$ | $\$ 20,000$ | $\$ 100,000$ |
| Explorer's Club Certificate ${ }^{1}-12$ months | $\$ 100$ | $5.00 \% / 4.91 \%$ | $5.00 \% / 4.91 \%$ | $5.00 \% / 4.91 \%$ |


 during the term of the certificate.



 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 | n APY* APY | Rate |
|  |  | \$0 | \$20,000 | \$100,000 |
| IRA PayBack Savings Account (Traditional) | \$0 | 0.75\% / 0.75\% | 2.50\% / 2.47\% | 3.00\% / 2.96\% |





 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* |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | \$1,000 | \$20,000 | \$100,000 |
| IRA Money Market Account (Traditional and Roth) | \$0 | 0.50\% / 0.50\% | 2.25\% / 2.23\% | 2.75\% / 2.71\% |

 change without notice.

| Product | Min. Deposit to Open | Min. Balance to Earn APY* APY |  | Rate |
| :---: | :---: | :---: | :---: | :---: |
| Regular Term <br> Traditional IRA Certificates |  | \$500 | \$20,000 | \$100,000 |
| 6 months | \$500 | 0.10\% / 0.10\% | 0.10\% / 0.10\% | 0.10\% / 0.10\% |
| 12 months (Roth \& SEP also available) | \$500 | 5.00\% / 4.91\% | 5.00\% / 4.91\% | 5.00\% / 4.91\% |
| 24 months | \$500 | 4.75\% / 4.67\% | 4.75\% / 4.67\% | 4.75\% / 4.67\% |
| 36 months ${ }^{1}$ | \$500 | 4.50\% / 4.43\% | 4.50\% / 4.43\% | 4.50\% / 4.43\% |
| 48 months | \$500 | 3.50\% / 3.46\% | 3.50\% / 3.46\% | 3.75\% / 3.70\% |
| 60 months | \$500 | 3.50\% / 3.46\% | 3.50\% / 3.46\% | 3.75\% / 3.70\% |



 personal checking account with direct deposit.

