



PERSONAL SHARE RATES

Effective as of 02/02/2024

Product	Minimum Balance To Earn Stated Annual Percentage Yield	Dividend Rate (%)	Annual Percentage Yield (%)	Minimum Opening Balance	Monthly Service Fee	Minimum Balance To Avoid Fee	Dividend Compounding	Balance Computation Method	Frequency of Crediting
Savings									
Membership Eligibility Account	N/A	N/A	N/A	\$5	\$0	\$0	N/A	N/A	N/A
SmartStart Savings ¹	\$0- \$10,000	3.92	4.00	\$0	\$0	\$0	Monthly	Daily Balance	Monthly
	\$10,000.01 and above	1.00	1.00						
Affinity High-Yield Savings ²	\$0- \$99,999.99	0.05	0.05	\$0	\$0	\$0	Daily	Daily Balance	Monthly
	\$100,000 and above	4.07	4.15						
MoreSavings	\$0- \$25,000	1.00	1.00	\$0	\$0	\$0	Daily	Daily Balance	Monthly
	\$25,000.01-\$100,000	1.14	1.15						
	\$100,000.01- \$250,000	1.73	1.75						
	\$250,000.01 and above	2.23	2.25						
Non-Interest Savings	N/A	0.00	0.00	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Health Savings	\$0 and above	0.25	0.25	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Checking									
Cash Back Debit	N/A	0.00	0.00	\$0	\$0	\$0	N/A	N/A	N/A
MoreChecking	\$1,000 and above	0.05	0.05	\$0	\$7	\$1,000	Daily	Daily Balance	Monthly
Second Chance Checking ³	N/A	0.00	0.00	\$50	\$5	N/A	N/A	N/A	N/A
Youth Products									
Savvy Saver ⁴	\$0 and above	0.05	0.05	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Teen Savings ⁵	\$0 and above	0.05	0.05	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Teen Checking ⁶	\$0 and above	0.01	0.01	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Revolution Save ⁷	\$0- \$2,500	1.24	1.25	\$0	\$0	\$0	Monthly	Daily Balance	Monthly
	\$2,500.01 and above	0.25	0.25						
Revolution Spend ⁸	N/A	0.00	0.00	\$0	\$0	\$0	N/A	N/A	N/A
IRAs									
IRA Accumulator	\$50 and above	0.15	0.15	\$0	\$0	\$0	Daily	Daily Balance	Monthly
IRA Money Manager	\$0- \$499.99	0.15	0.15	\$0	\$0	\$0	Daily	Daily Balance	Monthly
	\$500-\$19,999.99	0.15	0.15						
	\$20,000- \$34,999.99	0.25	0.25						
	\$35,000- \$49,999.99	0.35	0.35						
	\$50,000 and above	0.55	0.55						



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Certificates (Personal Term, IRA/Coverdell ESA)⁹									
30 Day	\$500 and above	0.05	0.05	\$500	\$0	\$0	Daily	Daily Balance	Monthly
3 Month	\$500 and above	0.62	0.63						
6 Month	\$500 and above	2.47	2.50						
7 Month	\$500 and above	4.40	4.50						
9 Month	\$500 and above	3.56	3.63						
12 Month	\$500 and above	3.92	4.00						
15 Month ¹¹	\$500 and above	3.32	3.38						
18 Month	\$500 and above	3.44	3.50						
24 Month	\$500 and above	2.96	3.00						
30 Month ¹¹	\$500 and above	1.24	1.25						
36 Month	\$500 and above	2.23	2.25						
48 Month	\$500 and above	1.98	2.00						
60 Month	\$500 and above	2.47	2.50						
Certificates (Personal Term)									
8 Month ¹³	\$500 and above	4.88	5.00	\$500	\$0	\$0	Daily	Daily Balance	Monthly
Promotional Certificates (Personal Term, IRA/Coverdell ESA)¹²									
14 Month Promotional Certificate ¹⁰	\$500 to \$49,999.99	4.69	4.80	\$500	N/A	N/A	Daily	Daily Balance	Monthly
	\$50,000 to \$99,999.99	4.78	4.90	\$50,000					
	\$100,000 and above	4.88	5.00	\$100,000					
22 Month Promotional Certificate	\$500 to \$49,999.99	3.97	4.05	\$500					
	\$50,000 to \$99,999.99	4.07	4.15	\$50,000					
	\$100,000 and above	4.16	4.25	\$100,000					

TRUTH IN SAVINGS DISCLOSURES

General: The par value of a regular share in this Credit Union is \$5. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. A member who reduces his/her share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

Membership Eligibility Account: Required for membership with Affinity. This account houses your share. No deposits or withdrawals are permitted from this account as long as you are a member. This account does not pay

Rate Information: Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

Dividend Compounding and Crediting: For SmartStart Savings and Revolution Save Accounts, dividends are compounded monthly and credited monthly. For Affinity High-Yield Savings, MoreSavings, MoreChecking, Certificate Accounts, Health Savings, IRA Accumulator Savings, IRA Money Manager, Savvy Saver, Teen Savings, and Teen Checking, dividends are compounded daily and credited monthly. If you close your share account

Dividend Computation: The dividend period begins on the first day of each month and ends on the last day of each month.

Dividend Accrual: Dividends begin to accrue on the business day you deposit cash and noncash items (e.g.) checks.

Withdrawal Limitations: For Affinity High-Yield Savings, SmartStart Savings, MoreSavings, MoreChecking, Health Savings, IRA Accumulator Savings, IRA Money Manager, Certificate Accounts, Savvy Saver, Teen Savings, Teen Checking, and Revolution Save Accounts, we reserve the right to require at least seven days written notice of an intended withdrawal. Early withdrawal penalties may apply to IRA Accumulator Savings, IRA Money

¹SmartStart Savings: One account per member allowed.

²Affinity High-Yield Savings: If your average daily balance is \$100,000 or more, the dividend rate paid on the entire balance in your account will be 4.07% with an annual percentage yield of 4.15%. If your average daily balance is less than \$100,000, the dividend rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%.

³Second Chance Checking: An account closure fee of \$30 will be assessed if the account is closed within 180 days of account opening

⁴Savvy Saver Account: For members age 0-12. Account will be converted to an Affinity Regular Savings or other similar product in use on the first business day of the month following the member's 13th birthday at which time

⁵Teen Savings Account: For members ages 13-16. Account will be converted to Revolution Save or other similar product in use on the first business day of the month following the member's 17th birthday.

⁶Teen Checking Account: For members ages 13-16. Account will be converted to Revolution Spend or other similar product in use on the first business day of the month following the member's 17th birthday.

⁷Revolution Save Account: For members ages 17-24 and automatically awards member with EvenMore status in the Affinity More Program. Account will be converted to an Affinity Regular Savings or other similar product in use on the first business day of the month following the member's 25th birthday at which time EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More

⁸Revolution Spend Account: For members ages 17-24 and automatically awards member with EvenMore status in the Affinity More Program. Account will be converted to an Affinity Regular Savings or similar product in use on the first business day of the month following the member's 25th birthday at which time EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More

⁹Certificate Accounts: After a certificate is opened, you cannot make deposits into the account. We may impose a penalty if you withdraw any of the funds before a certificate maturity date. The penalty will equal ninety days' dividends on your certificate account with a term of one year or less, and a penalty of up to 182 days' dividends for certificates with a term of more than one year. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal. **Withdrawal Limitations:** We will impose an early withdrawal penalty of at least seven (7) days' simple interest if funds are withdrawn within six days of the date of deposit or within six days of the date of the immediately preceding partial withdrawal. Certificate Accounts automatically renew for the same term and the prevailing rate on its maturity date. Members have a ten-day grace period after

¹⁰14 Month Promotional Certificate: Certificate offers a 5.50% APY if there is at least \$50,000.00 in New money invested. New money is defined as funds not on deposit at Affinity Federal Credit Union for longer than 30 days at the time of account opening.

¹¹15 and 30-Month Certificates: Certificates offer a one-time bump up option during the term.

¹²Promotional Certificates:

14 Month Promotional Certificate: At the end of the 14 Months term, the certificate will automatically renew to a 12 Month certificate at the prevailing rate at the time of maturity.

22 Month Promotional Certificate: At the end of the 22 Months term, the certificate will automatically renew to a 24 Month certificate at the prevailing rate at the time of maturity.

¹³8 Month Certificate: At the end of the 8 Months term, the certificate will automatically renew to a 6 Month certificate at the prevailing rate at the time of maturity. Certificate offers a 5.50% APY if there is at least \$50,000.00 in New money invested. New money is defined as funds not on deposit at Affinity Federal Credit Union for longer than 30 days at the time of account opening.