

# Savings Rate Schedule

Dividend Declaration Date: 10/07/2026



| ACCOUNT TYPE                                                                                                                                             | Minimum Amount To Open | Minimum Amount To Earn Dividends | Dividend Rate | Annual Percentage Yield (APY) |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------|---------------|-------------------------------|
| <b>PERSONAL SAVINGS ACCOUNTS</b>                                                                                                                         |                        |                                  |               |                               |
| M3 Money Club Savings<br>Eligibility 0-12 years old                                                                                                      | \$5                    | \$5                              | 1.00%         | 1.00%                         |
| Elements Account<br>Eligibility 13-17 years old                                                                                                          | \$5                    | \$5                              | 1.00%         | 1.00%                         |
| Secure Savings                                                                                                                                           | \$5                    | \$50                             | 0.05%         | 0.05%                         |
| Special Savings                                                                                                                                          | \$5                    | \$50                             | 0.05%         | 0.05%                         |
| <b>INDIVIDUAL RETIREMENT ACCOUNTS</b> Traditional, Roth, Coverdell (Education). IRA CDs also available, see Time Deposit Accounts                        |                        |                                  |               |                               |
| IRA Account                                                                                                                                              | \$50                   | \$0                              | 0.50%         | 0.50%                         |
| <b>PERSONAL DEMAND DEPOSIT ACCOUNTS</b>                                                                                                                  |                        |                                  |               |                               |
| Teen Checking<br>Eligibility 13-17 years old                                                                                                             | \$0                    | N/A                              | 0.00%         | 0.00%                         |
| SMART Checking<br>Eligibility 18-24 years old                                                                                                            | \$25                   |                                  | 0.00%         | 0.00%                         |
| Choice Checking                                                                                                                                          | \$50                   | \$500                            | 0.05%         | 0.05%                         |
| Benefit Checking Account<br>Employer Sponsor account with SCFCU required to be eligible for product                                                      | \$0                    | \$0                              | 0.25%         | 0.25%                         |
|                                                                                                                                                          |                        | \$2,500                          | 0.30%         | 0.30%                         |
|                                                                                                                                                          |                        | \$10,000                         | 0.40%         | 0.40%                         |
| Opportunity Money Market                                                                                                                                 | \$500                  | \$0                              | 0.45%         | 0.45%                         |
|                                                                                                                                                          |                        | \$2,500                          | 0.80%         | 0.80%                         |
|                                                                                                                                                          |                        | \$25,000                         | 0.90%         | 0.90%                         |
|                                                                                                                                                          |                        | \$50,000                         | 1.00%         | 1.00%                         |
|                                                                                                                                                          |                        | \$100,000                        | 1.09%         | 1.10%                         |
|                                                                                                                                                          |                        | \$1,000,000                      | 2.96%         | 3.00%                         |
|                                                                                                                                                          |                        | \$5,000,000                      | 3.20%         | 3.25%                         |
| Opportunity Money Market with Active Checking<br>To qualify for an active checking, 10 POS, ATM, or Debit transactions must clear the account each month | \$500                  | \$0                              | 0.60%         | 0.60%                         |
|                                                                                                                                                          |                        | \$2,500                          | 0.90%         | 0.90%                         |
|                                                                                                                                                          |                        | \$25,000                         | 1.09%         | 1.10%                         |
|                                                                                                                                                          |                        | \$50,000                         | 1.24%         | 1.25%                         |
|                                                                                                                                                          |                        | \$100,000                        | 1.34%         | 1.35%                         |
|                                                                                                                                                          |                        | \$1,000,000                      | 3.20%         | 3.25%                         |
|                                                                                                                                                          |                        | \$5,000,000                      | 3.45%         | 3.50%                         |
| Secure Senior Checking<br>*No longer available to open*                                                                                                  | \$0                    | N/A                              | 0.00%         | 0.00%                         |
| Secure Checking Account<br>*No longer available to open*                                                                                                 | \$0                    | N/A                              | 0.00%         | 0.00%                         |



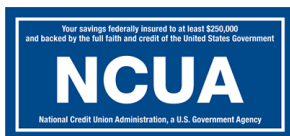
This Savings Rate Schedule states the rate applicable to specific accounts. This schedule is incorporated as part of your account agreement with Sun Community Federal Credit Union. For purposes of this disclosure, the dividend rate and the annual percentage yields for the term share accounts were offered within the most recent seven calendar days and were accurate as of the date shown above. For Club Accounts the rate and yield will not change unless we notify you at least 30 days prior, all other accounts rates are subject to change without notice. For further information on applicable fees and terms, contact a Member Service Representative.

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|---------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------|---------------|-------------------------------|
| <b>CLUB ACCOUNTS</b> <span>Dividend Declaration Date: 12/09/2024</span>                                             |                        |                                  |               |                               |
| Hello Summer!<br>\$1000 Maximum Monthly Deposit<br>Matures July 1st                                                 | \$5                    | \$50                             | 5.84%         | 6.00%                         |
| Christmas Club<br>\$1000 Maximum Monthly Deposit<br>Matures November 1st                                            | \$5                    | \$5                              | 5.84%         | 6.00%                         |
| <b>TIME DEPOSIT ACCOUNTS</b> <span>Please visit your nearest branch to inquire on possible promotional rates</span> |                        |                                  |               |                               |
| 3 Month Certificate Account<br>3 Month IRA Certificate                                                              | \$2,500                | \$2,500                          | 2.47%         | 2.50%                         |
| 6 Month Certificate Account<br>6 Month IRA Certificate                                                              | \$500                  | \$500                            | 3.20%         | 3.25%                         |
| 12 Month Certificate Account<br>12 Month IRA Certificate                                                            | \$500                  | \$500                            | 3.45%         | 3.50%                         |
| 18 Month Certificate Account<br>18 Month IRA Certificate                                                            | \$500                  | \$500                            | 3.69%         | 3.75%                         |
| 24 Month Certificate Account<br>24 Month IRA Certificate                                                            | \$500                  | \$500                            | 3.69%         | 3.75%                         |
| 36 Month Certificate Account<br>36 Month IRA Certificate                                                            | \$500                  | \$500                            | 3.69%         | 3.75%                         |
| 48 Month Certificate Account<br>48 Month IRA Certificate                                                            | \$500                  | \$500                            | 3.69%         | 3.75%                         |
| 60 Month Certificate Account<br>60 Month IRA Certificate                                                            | \$500                  | \$500                            | 3.69%         | 3.75%                         |
| Jumbo 3 Month Certificate Account<br>Jumbo IRA 3 Month Certificate                                                  | \$100,000              | \$100,000                        | 2.57%         | 2.60%                         |
| Jumbo 6 Month Certificate Account<br>Jumbo IRA 6 Month Certificate                                                  | \$100,000              | \$100,000                        | 3.30%         | 3.35%                         |
| Jumbo 12 Month Certificate Account<br>Jumbo IRA 12 Month Certificate                                                | \$100,000              | \$100,000                        | 3.54%         | 3.60%                         |
| Jumbo 18 Month Certificate Account<br>Jumbo IRA 18 Month Certificate                                                | \$100,000              | \$100,000                        | 3.78%         | 3.85%                         |
| Jumbo 24 Month Certificate Account<br>Jumbo IRA 24 Month Certificate                                                | \$100,000              | \$100,000                        | 3.78%         | 3.85%                         |
| Jumbo 36 Month Certificate Account<br>Jumbo IRA 36 Month Certificate                                                | \$100,000              | \$100,000                        | 3.78%         | 3.85%                         |
| Jumbo 48 Month Certificate Account<br>Jumbo IRA 48 Month Certificate                                                | \$100,000              | \$100,000                        | 3.78%         | 3.85%                         |
| Jumbo 60 Month Certificate Account<br>Jumbo IRA 60 Month Certificate                                                | \$100,000              | \$100,000                        | 3.78%         | 3.85%                         |



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| ACCOUNT TYPE                                                                                  | Minimum Amount<br>To Open | Minimum Amount<br>To Earn Dividends | Dividend<br>Rate | Annual Percentage<br>Yield (APY) |
|-----------------------------------------------------------------------------------------------|---------------------------|-------------------------------------|------------------|----------------------------------|
| BUSINESS SAVINGS ACCOUNTS                                                                     |                           |                                     |                  |                                  |
| No Dividend Savings<br>Non-Profits 501c3 and Unincorporated<br>Associations or Organizations  | \$5                       | N/A                                 | 0.00%            | 0.00%                            |
| Business Savings                                                                              | \$5                       | \$50                                | 0.05%            | 0.05%                            |
|                                                                                               |                           | \$5,000                             | 0.05%            | 0.05%                            |
| BUSINESS DEMAND DEPOSIT ACCOUNTS                                                              |                           |                                     |                  |                                  |
| No Dividend Checking<br>Non-Profits 501c3 and Unincorporated<br>Associations or Organizations | \$0                       | N/A                                 | 0.00%            | 0.00%                            |
| Non Profit Checking<br>Non-Profits 501c3                                                      | \$0                       | N/A                                 | 0.00%            | 0.00%                            |
| Business Checking                                                                             | \$100                     | N/A                                 | 0.00%            | 0.00%                            |
| Premier Checking Account<br>Municipality and Not-for-Profit Accounts                          | \$0                       | \$0                                 | 0.20%            | 0.20%                            |
|                                                                                               |                           | \$25,000                            | 0.30%            | 0.30%                            |
|                                                                                               |                           | \$50,000                            | 0.40%            | 0.40%                            |
| Business Money Market                                                                         | \$500                     | \$5000                              | 0.85%            | 0.85%                            |
|                                                                                               |                           | \$100,000                           | 1.74%            | 1.75%                            |
|                                                                                               |                           | \$250,000                           | 2.47%            | 2.50%                            |
|                                                                                               |                           | \$1,000,000                         | 3.20%            | 3.25%                            |
|                                                                                               |                           | \$5,000,000                         | 3.45%            | 3.50%                            |
| BUSINESS TIME DEPOSIT ACCOUNTS                                                                |                           |                                     |                  |                                  |
| Please visit your nearest branch to inquire on possible promotional rates                     |                           |                                     |                  |                                  |
| Public Funds 12 Month Certificate                                                             | \$500                     | \$500                               | 3.45%            | 3.50%                            |
| 6 Month Business Certificate Account                                                          | \$500                     | \$500                               | 3.45%            | 3.50%                            |
| 12 Month Business Certificate Account                                                         | \$500                     | \$500                               | 3.45%            | 3.50%                            |
| 18 Month Business Certificate Account                                                         | \$500                     | \$500                               | 3.69%            | 3.75%                            |
| 24 Month Business Certificate Account                                                         | \$500                     | \$500                               | 3.69%            | 3.75%                            |



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