

Business Account Truth-In-Savings

LAST DIVIDEND DECLARATION DATE: 02/23/26

The rates and terms applicable to your account at the Credit Union are provided with this Business Account Truth-in-Savings Disclosure.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS			
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Balance Method to Calculate Dividends	Minimum Balance to Earn the Stated APY	ACCOUNT BONUS RATE
Primary Savings \$0.00 to \$4,000.00 \$4,000.01 or greater	0.100 / 0.10 0.200 / 0.10-0.20	Monthly	Monthly	Monthly (Calendar)	\$5.00	Daily Balance	-	-
Special Savings	0.200 / 0.20	Monthly	Monthly	Monthly (Calendar)	-	Daily Balance	-	-
Business Checking	-	Monthly	Monthly	Monthly (Calendar)	-	-	-	-
Business Plus Checking \$0.01 to \$5,000.00 \$5,000.01 to \$25,000.00 \$25,000.01 to \$100,000.00 \$100,000.01 or greater	0.100 / 0.10 0.200 / 0.20 0.300 / 0.30 0.400 / 0.40	Monthly	Monthly	Monthly (Calendar)	-	Average Daily Balance	-	A 0.250% bonus will apply if \$2,500.00 in monthly debit card transactions post. Bonus rate capped at the first \$100,000.00 Must carry product through entire period for bonus dividend eligibility
Community Checking	0.100 / 0.10	Monthly	Monthly	Monthly (Calendar)	-	Daily Balance	-	-
Money Market \$5,000.00 to \$25,000.00 \$25,000.01 to \$50,000.00 \$50,000.01 to \$100,000.00 \$100,000.01 to \$200,000.00 200,000.01 or greater	0.600 / 0.60 0.800 / 0.60-0.70 1.000 / 0.70-0.85 1.200 / 0.85-1.03 1.400 / 1.03-1.37	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	Daily Balance	\$5,000.00	-
Jumbo Money Market \$5,000.00 to \$200,000.00 \$200,000.01 or greater	0.600 / 0.60 2.000 / 2.02	Monthly	Monthly	Monthly (Calendar)	\$5,000.00	Daily Balance	\$5,000.00	-
Sidekick Savings	2.500 / 2.53	Monthly	Monthly	Monthly (Calendar)	-	Daily Balance	-	Account transfer and deposit limitations apply
Business Plus Savings \$0.00 to \$100,000.00 \$100,000.01 or greater	0.100 / 0.10 3.000 / 3.04	Monthly	Monthly	Monthly (Calendar)	-	Daily Balance	-	-

ACCOUNT DISCLOSURES

- The Dividend Rates and Annual Percentage Yields set forth above are accurate as of the last declaration date.
- The Dividend Rates and Annual Percentage Yields on accounts may change without notice
- The Dividend Period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
- Interest begins to accrue no later than the business day we receive credit for the non-cash (e.g. checks) deposit to your account.
- If you close your account before interest is credited, interest is paid to the date of withdrawal.
- Interest is compounded monthly and credited on the cycle date (monthly).
- Daily Balance calculation method applies a periodic daily rate to the principal in the account each day, provided the minimum balance to earn the annual percentage yield and interest rate is maintained.
- Average Daily Balance calculation is determined by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- If applicable, service charges could reduce your earnings.
- See separate fee schedule for a listing of fees and charges applicable to your account.
- Product availability may change.
- For Sidekick Savings, deposits are only permitted by the transfer of funds from a maturing Erie Federal Credit Union Share Certificate account within 10 days from certificate maturity.