



APCU/Center Parc Youth Account Rate Sheet

The rates and terms applicable to your Youth Account at APCU/Center Parc are provided in this Rate Sheet. APCU/Center Parc may offer other rates for these accounts from time to time.

Share Account Dividend Rates
Declared - March 31, 2025
Checking Account Dividend Rates
Effective - April 1, 2025

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate / Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance To Avoid A Service Charge	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Primary & Secondary Savings For 1st quarter 2025	0.100% / 0.10%	Quarterly	Quarterly	Calendar Quarterly	\$1.00 / \$1.00	N/A	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Primary & Secondary Savings For 2nd quarter 2025	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$1.00 / \$1.00	N/A	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Round Up Savings	6.823% / 7.00% 0.100% / 0.10%	Quarterly	Quarterly	Calendar Quarterly	—	—	\$0.01 - \$1,000.00 \$1,000.01 or more	Daily Balance	Account transfer and withdrawal limitations apply.
Education Club For 1st quarter 2025	0.200% / 0.20%	Quarterly	Quarterly	Calendar Quarterly	\$1.00	N/A	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Education Club For 2nd quarter 2025	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$1.00	N/A	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday & Vacation Club For 1st quarter 2025	0.100% / 0.10%	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday & Vacation Club For 2nd quarter 2025	Not Yet Declared	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Monthly Service Charge is \$10.00 For April 1, 2025	1.882% / 1.90% 2.127% / 2.15% 3.102% / 3.15% 3.826% / 3.89%	Monthly	Monthly	Calendar Month	\$2,500.00	\$2,500.00	\$2,500.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000 +	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Checking For April 1, 2025	0.050% / 0.05% 0.150% / 0.15% 0.300% / 0.30%	Monthly	Monthly	Calendar Month	\$1.00	N/A	\$1.00 - \$1,499.99 \$1,500.00 - \$2,499.99 \$2,500.00 or more	Daily Balance	

Except as specifically described, the following disclosures apply to all levels of APCU/Center Parc's Youth Account program only. All accounts are described in this Youth Rate Sheet are share and checking accounts.

1. **Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Primary Savings, Secondary Savings, Education, Holiday and Vacation Club Accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by APCU/Center Parc's Board of Directors. For Round Up Savings, Money Market and Youth Checking accounts, the Dividend Rate and Annual Percentage Yield may change and is declared monthly. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Rate Sheet.
2. **Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
3. **Dividend Compounding and Crediting.** The compounding and crediting of dividends and dividend period applicable to each account are set forth in the Rate Sheet. 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.
4. **Accrual of Dividends.** For all accounts, dividends will begin to accrue on all deposits the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
5. **Balance Information.** The minimum balance requirements applicable to each account are set forth in the Youth Rate Sheet. For Primary Savings, Secondary Savings, Round Up Savings, Education Club, Holiday Club, Vacation Club, Money Market and Youth Checking Accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum daily balance is not met, you will not earn the stated Annual Percentage Yield. For all accounts using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. Any fees charged to the account could reduce the earnings on the account.
6. **Account Limitations.** For Money Market Accounts, the primary member must be between 10-17 years of age and there can be no more than six (6) preauthorized, automatic, telephone transfers or withdrawals made by check or debit card from this account to another account of yours, or to a third party, in any month. For a Holiday Club Account, the entire balance will be paid to you by check or transferred to another account of yours on or after November 1st and the account will remain open. You may be charged a withdrawal fee of \$10.00 for each withdrawal from the account outside of

the November 1st to December 31st withdrawal period. For Vacation Club Accounts, two (2) withdrawals are allowed during the calendar year after which a \$10.00 fee may be charged. For Vacation Club Accounts, the withdrawal amount must be \$10.00 or more. For Education Club Accounts, four (4) withdrawals are allowed during the calendar year, after which a fee may be charged. For Youth Checking Accounts, the primary member must be between 10-17 years of age. The Youth Checking Account requires a qualified parent or guardian cosigner. For ATM transactions, the maximum cash withdrawal allowed is \$500.00 per day.

Round Up Savings. Member must have an APCU/Center Parc checking account and debit card to open a Round Up Savings account. First round up activity will fund the account. Round Up Savings activity occurs nightly. If the checking account attached to the Round Up Savings account is closed, the Round Up Savings account will also be closed, and the account funds will be deposited to your primary savings account, which means you would forfeit your deposit match and dividends. If the member closes their Round Up Savings account, they will forfeit their deposit match and dividends. If the member withdraws any of their round up savings before quarter end, they will forfeit their deposit match and dividends for the portion withdrawn. POS and Bill Pay transactions are the only transactions that qualify as Round Up transactions (In-Branch deposits, ACH deposits and transfers in the attached checking account do not qualify as Round Up transactions). Minimum average daily balance to earn advertised APY is \$0.01 at the end of each quarter. The first dividend rate and annual percentage yield listed in the Rate Sheet will apply if your balance is from \$1,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is \$1,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. Fees could reduce the earnings on the account. If you make a return or have a debit card transaction reversed, the "round up" amount will remain in your Round Up Savings Account. You may not make deposits or transfers into a Round Up Savings Account. Rates may change after the account is opened. Enrollment in e-Statements is not a requirement of the Round Up Savings account, but it is required to receive the initial 25% match and the 5% contribution match thereafter. If you meet the minimum qualification requirement during the quarterly qualification cycle, the quarterly initial deposit will be 25% of deposits for the first 30 days and then 5% of deposits after 30 days. The deposit match will be credited to the Round Up Savings account at the end of the calendar quarter based on the accumulated contribution for the calendar quarter or the balance in the account at the end of the calendar quarter, whichever is less. The maximum total deposit match is \$250 per year. The Round Up Savings account will not be used for overdraft protection purposes. Members are eligible to opt out and leave their Round up Savings account open and dividends will continue to accrue and post quarterly. If the round up would cause the member to have insufficient funds, the transfer will not occur.

The rates appearing in this sheet are accurate and effective for accounts as of the effective date indicated on the rate sheet. If you have any questions or require current rate information on your accounts, please call APCU/Center Parc at (800) 849-8431.