



APCU/Center Parc Consumer Account Rate Sheet

The rates and terms applicable to your 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
 For 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	—	\$50.00	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	—	\$50.00	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.
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.
IRA Savings For 1st quarter 2025	0.449% / 0.45%	Quarterly	Quarterly	Calendar Quarterly	\$1.00	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings For 2nd quarter 2025	0.449% / 0.45%	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% / 3.90%	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.
Member Benefits Checking Monthly Service Charge is \$5.49	0.050% / 0.05% 0.150% / 0.15% 0.300% / 0.30%	Monthly	Monthly	Calendar Month	\$1.00	\$20,000.00	\$1.00 - \$1,499.99 \$1,500.00 - \$2,499.99 \$2,500.00 or more	Daily Balance	
Member Advantage Checking Monthly Service Charge is \$6.00	0.050% / 0.05% 0.150% / 0.15% 0.300% / 0.30%	Monthly	Monthly	Calendar Month	\$1.00	\$500.00	\$1.00 - \$1,499.99 \$1,500.00 - \$2,499.99 \$2,500.00 or more	Daily Balance	
Renewal Checking Monthly Service Charge is \$10.00		---	---	---	\$1.00	---	---	---	
Kasasa Cash Back® Checking		---	---	---	\$1.00	---	---	---	

Kasasa Cash® Checking	4.889% / 5.00% 0.250% / 0.25% 0.050% / 0.05%	Monthly	Monthly	Calendar Month	\$1.00	---	\$0.00 - \$25,000.00 \$25,000.01 - or more *if qualifications are not met	Daily Balance	
Kasasa Saver® with Kasasa Cash Back® Checking	3.930% / 4.00% 0.250% / 0.25% 0.050% / 0.05%	Monthly	Monthly	Calendar Month	\$1.00	---	\$0.00 - \$100,000.00 \$100,000.01 - or more *if qualifications are not met	Daily Balance	
Kasasa Saver® with Kasasa Cash® Checking	3.930% / 4.00% 0.250% / 0.25% 0.050% / 0.05%	Monthly	Monthly	Calendar Month	\$1.00	---	\$0.00 - \$100,000.00 \$100,000.01 - or more *if qualifications are not met	Daily Balance	

Except as specifically described, the following disclosures apply to all of the 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, Round Up Savings, Holiday Club, Vacation Club, IRA Savings Accounts, and Kasasa Saver, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by APCU/Center Parc's Board of Directors. For Money Market, Member Benefits Checking, Member Advantage Checking, Kasasa Cash Back Checking and Kasasa Cash Checking, the Dividend Rates are 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. If you close your Primary Savings and/or Club Account before accrued dividends are credited, accrued dividends will not be paid.

For IRA Accounts, dividends are paid up until the day the account is closed.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Sheet. For Primary Savings, Secondary Savings, Holiday Club, Vacation Club, and Money Market Accounts, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period. Fees could reduce the earnings on the account(s).

For Member Benefits Checking accounts, the service fee may be waived with 15 electronic transactions within a statement cycle and subscribe to eStatements or have a combined relationship balance (loans and deposits) of \$20,000.00 during the statement cycle. Electronic transactions to avoid a service charge are considered to be any combination of ACH debits or credits, recurring transfers; Internet Branch, Mobile Branch, and Bill Pay transactions; and ATM and/or debit card transactions.

For Member Advantage Checking Accounts, there is a minimum daily balance of \$500.00 during the statement cycle required to avoid a service fee for the dividend period. If the minimum daily balance is not met, there will be a service fee as set forth in the fee schedule. 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. The minimum balance requirements applicable to each account are set forth in the Rate Sheet above.

6. Account Limitations. For Money Market Accounts, no more than six (6) preauthorized, automatic, telephone transfers or withdrawals made by checks or debit cards may be made from this account to another account of yours, or to a third party, in any month. If you exceed

these limitations, your account may be subject to a fee or be closed.

For 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 IRA Savings Accounts, you must be a minimum age of 59 ½ to withdraw without penalty.

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.

Kasasa Accounts. For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 Debit card purchases that post and settle to your account; 2) have one ACH credit or direct deposit; 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as one day prior to the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's

reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by APCU/ Center Parc as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by APCU/Center Parc.

Kasasa Cash Back Checking. For Kasasa Cash Back Checking accounts, you will receive 3.00% cash back on up to \$300.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$9.00 cash back may be earned per monthly qualification cycle. In addition, we will refund up to \$10.00 (max.) in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. Cash back earned and fees refunded will remain in your Kasasa Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Kasasa Checking account is allowed per social security number.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash or Kasasa Cash Back Checking account. If you meet the minimum qualification requirements for your Kasasa Cash or Kasasa Cash Back Checking account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Sheet will apply if your balance is \$100,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$100,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. *If the minimum qualification requirements are not met, the third dividend rate and annual percentage yield listed will apply to your entire balance in your Kasasa Saver Account.

Kasasa Cash Checking. The Kasasa Cash Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Sheet will apply if your balance is from \$25,000.00 and below. The second

dividend rate and annual percentage yield listed for this account will apply if your balance is \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$10.00 (max.) in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash Checking account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking account and dividends will compound in your account as listed in the Rate Sheet. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Sheet will apply to the entire balance in your Kasasa Cash Checking account and ATM fees will not be refunded to you. One Kasasa Checking account is allowed per social security number.

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.

Federally insured by NCUA