

TRUTH IN SAVINGS DISCLOSURES

RATE INFORMATION: The Dividend Rate and Annual Percentage Yield (APY) on your accounts are set forth within and are subject to change. The Dividend Rates and Annual Percentage Yields applicable to some accounts depend on the balance range tier and method of dividend calculation as set forth below. If an account earns dividends based on a tiered rate structure, you must maintain the required daily or average daily balance (as specified below) of at least the lowest amount in each tier in order to obtain the disclosed APY for that tier. For tiered rate accounts subject to a daily balance dividend calculation, we will look to the tier each day's [end of day] principal balance falls within to determine the applicable Dividend Rate; for tiered rate accounts subject to an average daily balance dividend calculation, we will determine the average daily balance for the dividend period and apply the applicable tiered rate based on that period's average daily balance. [For example, a \$6,000 average daily balance during the dividend period in a Money Market account would earn the Dividend Rate offered for the \$5,000 to \$24,999.99 tier]. Once a balance range is met, the Dividend Rate for that balance range will apply to the entire daily or average daily account balance. For Certificate accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that interest will remain on deposit for one year. Fees or withdrawal of dividends may reduce earnings.

For all accounts except Certificate Accounts, the Dividend Rate and Annual Percentage Yield (APY) may change [daily]. We may change the Dividend Rates for accounts as determined by the Credit Union's Board of Directors. Current rate information is set forth in this Deposit Rate Schedule. [You may also obtain current rate information by calling the Credit Union or visiting our website.]

NATURE OF DIVIDENDS: Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth within are the prospective rates that the Credit Union anticipates paying for the applicable dividend period.

DIVIDEND NON-PAYMENT RULE: On members' deposits represented by a deposited check that is later dishonored, the Credit Union may determine not to pay dividends on the check amount for the time period the check was outstanding.

COMPOUNDING AND CREDITING: Dividends will be compounded monthly and credited monthly. The dividend period begins on the first calendar day of the month and ends on the last calendar day of the month. Dividends shall be paid on the full balance in the account for each day the accounts meet the minimum balance requirements.

ACCRUAL OF DIVIDENDS: Dividends on cash deposits will begin accruing when the deposit is received. Dividends on non-cash items such as checks, drafts and remote deposits, may start accruing on the day the Credit Union receives provisional credit. If you close your account before accrued dividends are credited, accrued dividends will not be paid.

APPLICABLE FEES: Please see our Consumer Fee Schedule provided with this this Deposit Rate Schedule for information regarding applicable fees.

RENEWAL OF CERTIFICATE ACCOUNTS: Except otherwise stated in your Certificate Receipt, your Certificate account will automatically renew upon the Maturity Date and on the Maturity Date of any renewal term unless you prevent renewal by withdrawing all of the funds in your Certificate account. The renewal term will be equal to or closest to that of the initial term and at the Dividend Rate and APY in effect at that time for such a term. You may instruct us in person or in writing prior to the expiration of a 10-day grace period following maturity to renew or close the Certificate on a date of your choosing within the grace period. Funds will continue to earn dividends but at the rate of a new Certificate for the same term in effect on the Maturity Date until such date of closure or renewal. If automatically renewed, all funds in a Certificate account as of the renewal date are considered to be principal. If the Certificate is no longer offered at the time of renewal, the funds will be transferred to your share account. If your Certificate Receipt provided at account opening designated the Certificate account as not renewing automatically at maturity, the principal and any unpaid earned dividends will be transferred to your designated savings account at maturity.

BALANCE INFORMATION: The minimum balance required to open each account and the method of dividend computation are shown in the charts below. We use either the daily balance method or the average daily balance method to calculate the interest on your account, as follows:

- **Daily Balance:** This method applies a daily periodic rate to the principal in the account each day.
- **Average Daily Balance:** This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated 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.

Account	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance to Earn APY	Minimum Opening Deposit	Minimum Daily Balance to Earn Dividend	Minimum Balance to Avoid Service Fee	Service Fee	Method of Dividend Computation	Consumer Account Disclosures
Primary Savings	0.05%	0.05%	\$5	\$5	\$5	\$100	\$3 (if below minimum)	Daily balance	<ul style="list-style-type: none"> \$5 minimum balance to waive monthly fee for Youth accounts (age 17 and under). Fee applies to members with a Primary Savings account only.
Additional Savings	0.05%	0.05%	\$5	\$5	\$5	N/A	N/A	Daily balance	
Bonus Savings	Qualified: 1.99% Non-Qualified: 0.05%	Qualified: 2.01% Non-Qualified: 0.05%	\$0.01	\$5	\$0.01	N/A	N/A	Daily balance	To earn Qualified rate: <ul style="list-style-type: none"> Complete and settle 20+ debit card purchases per month in your linked Solarity checking account Be enrolled in eStatements Other disclosures <ul style="list-style-type: none"> Limit of one Bonus Savings account per checking account Linked checking and savings must have common ownership under the same membership
Money Market	0.250% 0.499% 0.747% 0.995% 1.243%	0.25% 0.50% 0.75% 1.00% 1.25%	\$0.01 \$5,000 \$25,000 \$50,000 \$100,000+	\$2,000	\$0.01	N/A	N/A	Average daily balance	<ul style="list-style-type: none"> Account may be accessed by check, online banking, ATM or at a branch. Account cannot be used as collateral for a loan.
Money Market Max	0.250% 0.499% 2.423% 3.397% 3.880%	0.25% 0.50% 2.45% 3.45% 3.95%	\$0.01 \$5,000 \$25,000 \$50,000 \$100,000+	\$25,000	\$0.01	N/A	N/A	Average daily balance	<ul style="list-style-type: none"> Account may be accessed by check, online banking, ATM or at a branch. Account cannot be used as collateral for a loan.
Free Checking	N/A	N/A	N/A	\$50	N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> CourtesyPay and Overdraft Transfer available. Account may be accessed by check, debit card, online banking, mobile banking, ATM or at a branch.
Dividend Checking	0.01% 0.06% 0.11%	0.01% 0.06% 0.11%	\$250 \$5,000 \$25,000	\$100	\$250	\$250	\$6 (if below minimum)	Average daily balance	<ul style="list-style-type: none"> CourtesyPay and Overdraft Transfer available. Account may be accessed by check, debit card, online banking, mobile banking, ATM or at a branch. Fees or other conditions may reduce earnings. See detailed checking fees.

Certificate Special (Limited Time Offer)*

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance to Earn APY	Minimum Opening Deposit	Minimum Daily Balance to Earn Dividend	Minimum Balance to Avoid Service Fee	Service Fee	Method of Dividend Computation	Payment of Dividends
7 months	4.745%	4.85%	\$10,000	\$10,000	\$10,000	N/A	N/A	Daily balance	Monthly

*Does not apply to IRAs. Maximum opening deposit of \$1 million.

CONSUMER ACCOUNT DISCLOSURES

- Certificate secured loans available.
- Penalty for early withdrawal: Certificates that are redeemed early shall have a penalty of 90 days of dividends on terms of 12 months or less, and 180 days of dividends on terms over 12 months.
- Partial withdrawals of posted dividends are allowed prior to maturity without a penalty. The amount of the penalty may be deducted from the principal of the Share Certificate if the dividend has previously been withdrawn. Penalties may be waived under certain circumstances.

Certificates (Fixed Rate)

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance to Earn APY	Minimum Opening Deposit	Minimum Daily Balance to Earn Dividend	Minimum Balance to Avoid Service Fee	Service Fee	Method of Dividend Computation	Payment of Dividends
3 months	0.05% 0.15% 0.20%	0.05% 0.15% 0.20%	\$500 \$10,000 \$75,000	\$500	\$500	N/A	N/A	Daily balance	Monthly
6 months	0.05% 0.25% 0.25%	0.05% 0.25% 0.25%	\$500 \$10,000 \$75,000	\$500	\$500	N/A	N/A	Daily balance	Monthly

Term	Dividend Rate	Annual Percentage Yield (APY)	Minimum Balance to Earn APY	Minimum Opening Deposit	Minimum Daily Balance to Earn Dividend	Minimum Balance to Avoid Service Fee	Service Fee	Method of Dividend Computation	Payment of Dividends
12 months	0.10% 0.45% 0.50%	0.10% 0.45% 0.50%	\$500 \$10,000 \$75,000	\$500	\$500	N/A	N/A	Daily balance	Monthly
24 months	0.15% 0.50% 0.55%	0.15% 0.50% 0.55%	\$500 \$10,000 \$75,000	\$500	\$500	N/A	N/A	Daily balance	Monthly
36 months	0.20% 0.50% 0.55%	0.20% 0.50% 0.55%	\$500 \$10,000 \$75,000	\$500	\$500	N/A	N/A	Daily balance	Monthly
48 months	0.25% 0.50% 0.55%	0.25% 0.50% 0.55%	\$500 \$10,000 \$75,000	\$500	\$500	N/A	N/A	Daily balance	Monthly

CONSUMER ACCOUNT DISCLOSURES

- Certificate secured loans available.
- Deposit Rules: Additional deposits of \$25.00 or higher are allowed to the Certificate only by payroll deduction, direct deposit and account transfer when in conjunction with a payroll deposit.
- Penalty for early withdrawal: Certificates that are redeemed early shall have a penalty of 90 days of dividends on terms of 12 months or less, and 180 days of dividends on terms over 12 months.
- Partial withdrawals of posted dividends are allowed prior to maturity without a penalty. The amount of the penalty may be deducted from the principal of the Share Certificate if the dividend has previously been withdrawn. Penalties may be waived under certain circumstances.

This Deposit Rate Schedule sets forth current rates applicable to your accounts at Solarity Credit Union. Rates are effective as of date shown above and are subject to change at any time. Call 800.347.9222 or visit solaritycu.org for current rate information. Each account holder agrees to the terms set forth on this Deposit Rate Schedule and acknowledges that it is part of the Solarity Credit Union Membership and Account Agreement.

Contact: solaritycu.org • solarity@solaritycu.org • 800.347.9222 • Mailing Address: P.O. Box 2922, Yakima, WA 98907