

<u>Account Type</u>	<u>Minimum Deposit</u>	<u>Dividend Rate</u>	<u>Annual Percentage Yield (APY)</u>
SHARES/SAVINGS ACCOUNTS			
Regular Shares	\$5.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 and Up		0.100%	0.100%
Special Purpose Share Accounts	\$0.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 and Up		0.100%	0.100%
Youth Savings	\$5.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 and Up		0.100%	0.100%
Reserve Savings	\$0.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 and Up		0.100%	0.100%
Holiday Savings	\$0.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 and Up		0.100%	0.100%
Summer Savings	\$5.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 and Up		0.100%	0.100%

CHECKING ACCOUNTS			
Right Choice Plus Checking	\$25.00		
\$0.00 - \$2,499.99		0.000%	0.000%
\$2,500.00 and Up		0.100%	0.100%
Business Checking	\$0.00		
\$0.00 - \$7,499.99		0.000%	0.000%
\$7,500.00 - \$24,999.99		0.050%	0.050%
\$25,000.00 - \$49,999.99		0.050%	0.050%
\$50,000.00 and Up		0.100%	0.100%
Money Market	\$0.00		
\$0.00 - \$2,499.99		0.000%	0.000%
\$2,500.00 - \$24,999.99		1.094%	1.100%
\$25,000.00 - \$49,999.99		1.094%	1.100%
\$50,000.00 and Up		1.243%	1.250%
Premier Money Market	\$50,000.00		
\$0.00 - \$49,999.99		0.000%	0.000%
\$50,000.00 - \$249,999.99		1.094%	1.100%
\$250,000.00 and Up		1.342%	1.350%

CERTIFICATES			
Share Certificate	\$500.00		

3 Month		0.100%	0.100%
6 Month		1.687%	1.700%
12 Month		2.618%	2.650%
18 Month		2.618%	2.650%
24 Month		2.570%	2.600%
Step Up 27 Month		2.960%	3.000%
36 Month		3.105%	3.150%
48 Month		3.057%	3.100%
60 Month		3.057%	3.100%
Right Course Certificate	\$10.00		
12 Month		0.050%	0.050%
24 Month		0.200%	0.200%

INDIVIDUAL RETIREMENT ACCOUNTS

IRA, Roth, Coverdell Shares	\$0.00		
\$0.00 - \$99.99		0.000%	0.000%
\$100.00 - \$4,999.99		0.050%	0.050%
\$5,000.00 - \$49,999.99		0.150%	0.150%
\$50,000.00 and Up		0.300%	0.300%
IRA, Roth, Coverdell Certificates	\$500.00		
3 Month		0.100%	0.100%
6 Month		1.687%	1.700%
12 Month		2.618%	2.650%
18 Month		2.618%	2.650%
24 Month		2.570%	2.600%
Step Up 27 Month		2.960%	3.000%
36 Month		3.105%	3.150%
48 Month		3.057%	3.100%
60 Month		3.057%	3.100%

OTHER ACCOUNTS

Health Savings Account (HSA)	\$0.00		
		0.010%	0.010%
Promotional Share, Roth, and IRA Certificates	\$45,000.00		
15 Month		3.928%	4.000%

Federally Insured by NCUA. 2/27/2023

Step Up: One time during the certificate's term, if our 24-month certificate rises above 3.00% APY, you can contact 121FCU via phone or branch visit and we will raise your rate to match.