Personal Rate Schedule

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This Rate Schedule sets forth current conditions and rates applicable to your accounts at iQ Credit Union at this time. The Credit Union may offer other rates, or amend rates contained in this Schedule by posting an updated Schedule. The rates are accurate and effective as of the date below. Each account owner agrees to the terms set forth on this Rate Schedule and Truth-in-Savings disclosure and acknowledges it as part of the Membership & Account Agreement. Please refer to the Personal Fee Schedule for fees and charges associated with these accounts.

Rates Effective: *November 1, 2026*

Share Accounts, IRA Accounts and Checking Accounts

Interest Checking		
Balance	**Interest Rate**	***APY**
$0+	0.05%	0.05%

Intelligent Checking		
Balance	**Interest Rate**	***APY**
Qualifying $0 - $25,000	4.889%	5.00%
Qualifying $25,000+	0.250%	0.25%
Non-Qualifying $0+	0.050%	0.05%

Money Market Account – $1,000 Minimum Balance to avoid Monthly Service Fee		
Balance	**Interest Rate**	***APY**
$0 - $999	0.050%	0.05%
$1,000-$9,999	0.250%	0.25%
$10,000-$49,999	0.449%	0.45%
$50,000-$99,999	0.648%	0.65%
$100,000-$499,999	0.847%	0.85%
$500,000-$999,999	2.227%	2.25%
$1,000,000+	3.203%	3.25%

Regular Shares (Savings)		
Balance	**Interest Rate**	***APY**
$100+	0.050%	0.05%

Youth Shares (Savings) – Minimum Balance $5		
Balance	**Interest Rate**	***APY**
$0+	0.050%	0.05%

Intelligent Savings		
Balance	**Interest Rate**	***APY**
Qualifying $0+	2.960%	3.00%
Non-Qualifying $0+	0.050%	0.05%

Easy Saver (Savings)		
Balance	**Interest Rate**	***APY**
$0+	0.050%	0.05%

IRA Shares (Traditional, Roth, SEP, and ESA)		
Balance	Interest Rate	*APY
$0+	0.300%	0.30%

Certificate of Deposit and IRA Certificate Accounts

Certificate of Deposit No Minimum Balance		
Term	**Interest Rate**	***APY**
3 Month	0.996%	1.00%
6 Month	2.722%	2.75%
12 Month	2.477%	2.50%
24 Month	2.477%	2.50%
36 Month	2.477%	2.50%
60 Month	2.477%	2.50%

IRA Certificate (Traditional, Roth, SEP, and ESA) No Minimum Balance		
Term	**Interest Rate**	***APY**
3 Month	0.996%	1.00%
6 Month	2.722%	2.75%
12 Month	2.477%	2.50%
24 Month	2.477%	2.50%
36 Month	2.477%	2.50%
60 Month	2.477%	2.50%

*APY = Annual Percentage Yield

Truth-in-Savings Disclosure

Except as specifically described, the following disclosures apply to all accounts

SHARE/SAVINGS/CHECKING/MONEY MARKET ACCOUNTS

1. **Rate Information.** The Interest Rate and Annual Percentage Yield (APY) on your accounts are set forth in the Personal Rate Schedule. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the Interest Rate and frequency of compounding for an annual period. The Interest Rate may change monthly as determined by the Board of Directors. For all Money Market and IRA type share accounts, the rate may change weekly on Wednesdays as set by the Credit Union. If the Money Market balance drops below the Minimum Balance, then the interest rate will reflect the current share rate. Qualifying Intelligent Checking Accounts are tiered rate accounts. For these accounts, the interest rate applicable to a particular balance tier will apply only to the portion of the daily balance that is within the balance range for that tier. Terms and conditions to earn the Intelligent Checking rates apply, please see the Intelligent Checking Terms & Conditions for more information. Terms and conditions to earn the Intelligent Savings rate apply. Please see the Intelligent Savings Terms & Conditions for more information
2. **Compounding and Crediting.** For all accounts, interest will be compounded and credited monthly. The Interest Period begins on the first calendar day of the month and ends on the last calendar day of the month.
3. **Accrual of Interest/.** Interest are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day. Interest begin to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account. For all accounts, except Money Market and IRA / SEP accounts, if you close your account before accrued interest/ are credited, accrued interest will not be paid. Fees could reduce the earnings on an account.
4. **Balance Information.** The minimum balance required to open each account is set forth in the Personal Rate Schedule. The minimum monthly balance required to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Personal Rate Schedule. For Money Market accounts, there is a minimum balance required to avoid a service fee. For Primary Shares, Money Market, Secondary Shares (over 21) and IRA / SEP accounts, there is a minimum balance required to obtain the Annual Percentage Yield for the Interest Period.
5. **Account Limitations.** For Non-Profit Organizations and Money Market accounts, transaction limitations may apply. We may limit to no more than six (6) preauthorized, automatic, overdraft, Online and Mobile Banking, telephonic or audio response transfers from those accounts to another account of yours or to a third party in any month. If you exceed these limitations, your accounts may be subject to a fee. Refer to the Membership & Account Agreement for additional information. Intelligent Checking accounts are limited to one per account. Intelligent Savings accounts are limited to one per account. Refer to the Personal Fee Schedule for current pricing. Refer to the Easy Saver Terms and Conditions for program details, including limitations on deposits and withdrawals.

CERTIFICATE (CD) ACCOUNTS

1. **Rate Information.** The Interest Rate and Annual Percentage Yield (APY) on your Certificate accounts are set forth in the Personal Rate Schedule. For all Certificate accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. The Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.
2. **Compounding and Crediting.** Interest will be compounded and credited quarterly for all certificate accounts. The interest period for all Certificate accounts begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
3. **Balance Information.** The minimum balance required to open each account is set forth in the Personal Rate Schedule. The minimum monthly balance required to avoid a service fee or obtain the stated Annual Percentage Yield is set forth in the Personal Rate Schedule.
4. **Accrual of Interest.** Interest begins to accrue on cash and non-cash (e.g. checks) deposits on the business day you make the deposit to your account. Interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. For Regular Certificate accounts, you may elect at account opening to have accrued interest remain in the account and compound or transferred to another iQ account you own.
5. **Transaction Limitations and Fees.** For both Regular and IRA Certificates, you may not make additional deposits after your account is opened. Earnings credited to this account may be withdrawn without penalty at any time during the term in which earned. No partial withdrawals of principal are allowed during the term of the account.
6. **Maturity.** Your account will mature on the maturity date set forth on your Account Receipt or Maturity Notice.
7. **Early Withdrawal Penalty.** We may impose a penalty if you withdraw any of the principal of your Certificate account before the maturity date.
   a. **Amount of Penalty.** The amount of the early withdrawal penalty is based on the following penalty schedule:
      (i) For CDs with a maturity term of twelve (12) months or less, the penalty is 90 days' interest regardless of when you redeem the account prior to maturity.
      (ii) For CDs with a maturity term greater than twelve (12) months up to 35 months, the penalty is 180 days' interest regardless of when you redeem the account prior to maturity.
      (iii) For CDs with a maturity term greater than 35 months, the penalty is 270 days' interest regardless of when you redeem the account prior to maturity.

      For all certificate accounts, there is a minimum penalty of 7 days' interest for withdrawals made in the first 6 days.
   b. **How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned at the interest rate on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.
   c. **Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:
      (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
      (ii) When the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is a Simplified Employee Pension Plan (SEP) provided that the depositor forfeits an amount at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or SEP and the owner attains age 70 ½ or becomes disabled.
8. **Renewal Policy.** Your Certificate accounts are automatically renewable accounts. You have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. Unless the Credit Union has received different instructions from you, prior to the maturity of your account, your Certificate account will automatically renew for the same term at the rate in effect on the day of maturity.
9. **Promotional or Special Certificates.** Promotional or Special Certificates may be offered from time to time. They will mature to the next shorter, regularly offered term and to the corresponding rate in effect on the day of maturity. They may require different terms and conditions as set forth on the Personal Rate Schedule. They may not be combined with any other offer. If the certificate has a "bump" feature, the bump is only available once during the original term of the certificate and only upon request. At the time the bump is requested, the rate of the existing certificate will be increased to the then-current rate of the non-promotional certificate currently offered with the next longer term.
10. **Nontransferable/Nonnegotiable**. Your account is non-transferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

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