



PO Box 6730 • North Augusta, SC 29861-6730  
(803) 278-4851 • (800) 237-9829

**RATE SCHEDULE**  
**CONSUMER ACCOUNTS**  
*Effective As Published 2/1/2025*

| Account Type                                  | Dividend Rate | APY*  | Minimum Opening Deposit           | Dividends Credited |
|---|---------------|-------|-----------------------------------|--------------------|
| <b>Savings Accounts</b>                       |               |       |                                   |                    |
| Primary Savings Account                       | 0.37%         | 0.37% | \$0.01 Par Value Membership share | Monthly            |
| Savings II Account                            | 0.37%         | 0.37% |                                   | Monthly            |
| Christmas Club Account                        | 0.42%         | 0.42% |                                   | Monthly            |
| IRA Savings                                   | 0.37%         | 0.37% |                                   | Monthly            |
| Visa Traditional Secured Savings Account      | 0.01%         | 0.01% | \$275.00                          | Monthly            |
| <b>Checking Accounts</b>                      |               |       |                                   |                    |
| Checking Account                              | 0.10%         | 0.10% |                                   | Monthly            |
| Basic Checking Account (Non-interest Bearing) | 0.00%         | 0.00% |                                   |                    |

\*APY = Annual Percentage Yield  
Maturity date for Christmas Club Account is October 31. Term varies depending on when the account is opened. Christmas Club Early Withdrawal Fee may be imposed. Fees may reduce earnings. Rates subject to change after account opening. See your Membership Agreement for additional information.

**TERM SHARE CERTIFICATE ACCOUNTS**  
**Share & IRA Certificates**  
*Effective As Published 2/1/2025*

| Term      | Dividend Rate | APY*  | Minimum Opening Deposit | Dividend Period / Dividends Credited |
|-----------|---------------|-------|-------------------------|--------------------------------------|
| 3 Months  | 1.24%         | 1.25% | \$500.00                | Monthly/Monthly                      |
| 6 Months  | 3.25%         | 3.30% | \$500.00                | Monthly/Monthly                      |
| 12 Months | 3.45%         | 3.51% | \$500.00                | Maturity/Monthly                     |
| 24 Months | 3.35%         | 3.40% | \$500.00                | Monthly/Monthly                      |
| 30 Months | 3.06%         | 3.10% | \$500.00                | Monthly/Monthly                      |
| 36 Months | 3.25%         | 3.30% | \$500.00                | Monthly/Monthly                      |
| 48 Months | 3.40%         | 3.45% | \$500.00                | Monthly/Monthly                      |
| 60 Months | 3.65%         | 3.71% | \$500.00                | Monthly/Monthly                      |

\*APY = Annual Percentage Yield  
You must maintain an average daily balance equal to or greater than the minimum opening deposit to earn the annual percentage yield. Once opened, the dividend rate and annual percentage yield will remain in effect for the term of the account. Penalties assessed for early withdrawal on term share certificates, which may reduce earnings. Terms and conditions subject to change without notice. See your Membership Agreement for additional information.

*Federally insured by NCUA*