SRP
FEDERAL CREDIT UNION

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

RATE SCHEDULE

CONSUMER ACCOUNTS

Effective As Published 7/1/2026

Account Type	Dividend Rate	APY*	Minimum Opening Deposit	Dividends Credited
Savings Accounts				
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
Checking Accounts				
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 7/1/2026

Term	Dividend Rate	APY*	Minimum Opening Deposit	Dividend Period / Dividends Credited
3 Months	1.98%	2.00%	$500.00	Monthly/Monthly
6 Months	3.54%	3.60%	$500.00	Monthly/Monthly
12 Months	3.69%	3.75%	$500.00	Maturity/Monthly
24 Months	3.20%	3.25%	$500.00	Monthly/Monthly
30 Months	2.67%	2.70%	$500.00	Monthly/Monthly
36 Months	3.06%	3.10%	$500.00	Monthly/Monthly
48 Months	3.11%	3.15%	$500.00	Monthly/Monthly
60 Months	3.15%	3.20%	$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

SRP FEDERAL CREDIT UNION

RATE SCHEDULE

BUSINESS ACCOUNTS

Effective As Published 7/1/2026

Account Type		Dividend Rate	APY*	Minimum Opening Deposit	Dividends Credited
Business Accounts					
Business Savings Account		0.37%	0.37%		Monthly
Business Access Checking		0.00%	0.00%	$100.00	
Business Premier Checking		0.00%	0.00%		
Extended Insurance Share		0.00%	0.00%	Minimum combined SRP Deposit Share Average Balance of $150,000 (Excluding Extended Insurance Share and Program) required to enroll and maintained throughout enrollment in the Extended Insurance Program.	

*Business Boost High Yield Savings****	Balance	Rate	APY
Rate Tiers	$0.01 to $4,999	0.37%	0.37% APY
	$5,000 to $24,999	1.24%	1.25% APY
	25,000 to $49,000	2.51%	2.54% APY
	$50,000+	3.93%	4.00% APY

*Non-Profit Organizations Accounts***

Account Type	Dividend Rate	APY*	Deposit	Dividends Credited
Non-Profit Checking	0.00%	0.00%	$100.00	

*Community Boost High Yield Savings****	Balance	Rate	APY*
Rate Tiers	$0.01 to $24,999	0.50%	0.50% APY
	$25,000 to $49,999	2.96%	3.00% APY
	$50,000	3.93%	4.00% APY

*APY = Annual Percentage Yield

** Must provide Tax-Exempt Designation Documentation from IRS

***Tiered rates based on Average Balance of Account.

Fees may reduce earnings. Rates subject to change after account opening. See your Membership Agreement for additional information.

TERM SHARE CERTIFICATE ACCOUNTS

Share Certificate, IRA, & Business Certificate Accounts

Effective As Published 7/1/2026

Account Type	Dividend Rate	APY*	Minimum Opening Deposit	Dividends Credited
3 Months	1.98%	2.00%	$500.00	Monthly/Monthly
6 Months	3.54%	3.60%	$500.00	Monthly/Monthly
12 Months	3.69%	3.75%	$500.00	Maturity/Monthly
24 Months	3.20%	3.25%	$500.00	Monthly/Monthly
30 Months	2.67%	2.70%	$500.00	Monthly/Monthly
36 Months	3.06%	3.10%	$500.00	Monthly/Monthly
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60 Months	3.15%	3.20%	$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.

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