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 11/1/2026*

| 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 |
| *Member Boost High Yield Savings**** | **Balance** | **Rate** | **APY** | |
| Rate Tiers | $0.01 to $9,999.00 | 0.37% | 0.37% APY | Monthly |
| | $10,000 to $49,999.99 | 1.49% | 1.50% APY | Monthly |
| | $50,000 to $249,999.99 | 2.23% | 2.25% APY | Monthly |
| | $250,000 or more | 2.96% | 3.00% APY | Monthly |
| *Emergency Fund Builder* | $1 to $1,000 | 4.89% | 5.00% APY | Monthly |
| ***Checking Accounts*** | | | | |
| Checking Account | 0.10% | 0.10% | | Monthly |
| Basic Checking Account (Non-interest Bearing) | 0.00% | 0.00% | | |

*APY = Annual Percentage Yield

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

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 11/1/2026*

| 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 |
| *7 Months - Promotional* # | *3.93%* | *4.00%* | *$500.00* | Monthly/Monthly |
| 12 Months | 3.69% | 3.75% | $500.00 | Maturity/Monthly |
| 24 Months | 3.78% | 3.85% | $500.00 | Monthly/Monthly |
| 30 Months | 2.67% | 2.70% | $500.00 | Monthly/Monthly |
| 36 Months | 4.07% | 4.15% | $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

# New Money $25,000 or more may receive a rate of 4.25% APY - This requires funds not already on deposit at SRP.

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*

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# RATE SCHEDULE

## BUSINESS ACCOUNTS

*Effective As Published 11/1/2026*

| 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 | 2.47% | 2.50% 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 |

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** 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

**Business Certificate Accounts**

*Effective As Published 11/1/2026*

| 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 |
| *7 Months - Promotional #* | *3.93%* | *4.00%* | *$500.00* | *Monthly/Monthly* |
| 12 Months | 3.69% | 3.75% | $500.00 | Maturity/Monthly |
| 24 Months | 3.78% | 3.85% | $500.00 | Monthly/Monthly |
| 30 Months | 2.67% | 2.70% | $500.00 | Monthly/Monthly |
| 36 Months | 4.07% | 4.15% | $500.00 | Monthly/Monthly |
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