

The rates applicable to your account at PeoplesChoice Credit Union are provided below. PeoplesChoice Credit Union may offer other rates for these accounts from time to time. Effective February 13, 2025.

## Premier Savings Certificates

## Premier IRA Savings Certificates

Minimum Opening Deposit	\$500			\$500		
Certificate Term	Rate	Fixed	APY	Rate	Fixed	APY
3 Months	3.93%		4.00%	3.93%		4.00%
6 Months	3.93%		4.00%	3.93%		4.00%
12 Months	2.30%		2.32%	2.30%		2.32%
18 Months	2.55%		2.58%	2.55%		2.58%
24 Months	2.80%		2.84%	2.80%		2.84%
36 Months	3.05%		3.09%	3.05%		3.09%
48 Months	3.30%		3.35%	3.30%		3.35%
60 Months	3.55%		3.61%	3.55%		3.61%
84 Months	3.50%		3.56%	3.50%		3.56%

## PREMIER SAVINGS CERTIFICATES

- **Rate Information** - The Dividend Rate and Annual Percentage Yield on your accounts, as of the last dividend declaration date, are set forth above. The annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for the term of the account. The Annual Percentage Yield is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings.
- **Compounding frequency** - Unless otherwise paid, dividends will be compounded every month.
- **Crediting frequency** - Dividends will be credited to your account every month. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this account.
- **Dividend period** - For this account type, the dividend period is monthly.
- **Balance Information** - The minimum balance required to open each account is set forth above. Dividends and minimum balances are calculated using the Average Daily Balance method. The Average Daily Balance is determined by using the full amount of principal in the account for each day of the period and dividing that figure by the number of days in that period.
- **Average daily balance computation method** - Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.
- **Accrual of dividends on noncash deposits** - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.
- **Transaction limitations:**  
After the account is opened, you may not make additions into the account until the maturity date stated on the account.  
You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

- **Maturity** - Your account will mature within the term set forth above or the maturity date set forth on your Term Share Certificate Maturity Notice. The Credit Union will give the owner(s) at least 20 days' notice prior to maturity.
- **Early withdrawal penalties** - (a penalty may be imposed for withdrawals before maturity) - There is no early withdrawal penalty for regular 3-month certificates. If the term of this certificate is greater than 3 months, but less than one year, the forfeiture is an amount equal to one months' dividends, whether earned or not. If the term of this certificate is more than one year, but less than four years, the forfeiture is an amount equal to three months' dividends, whether earned or not. If the term of this certificate is four years, but less than seven years, the forfeiture is an amount equal to six months' dividends, whether earned or not. If the term of this certificate is seven years or more, the forfeiture is an amount equal to twelve months' dividends, whether earned or not.  
In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if this account is part of an IRA or other tax qualified plan.
- **Withdrawal of dividends prior to maturity** - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.
- **Automatically renewable account** - This account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, your funds will be placed in a dividend-bearing account. Each renewal term will be the same as the original term, or the next higher term if the original term is no longer offered, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.  
You will have a grace period of seven calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty.