

Account Rate Sheet

Checking Accounts

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate	
			\$20,000	> \$20,000
Loyalty Checking Account ¹	\$0	\$0	4.00% / 3.93%	0.10% / 0.10%
Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate	
True Choice Checking Account	\$0	\$0	0.00% / 0.00%	
Fresh Start Checking Account	\$0	\$0	0.00% / 0.00%	

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice. ¹ One Loyalty Checking per member permitted.

Savings Accounts

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Prime Share Savings Account ¹	\$5	\$5	0.05% / 0.05%
Explorers Club Savings Account	\$5	\$5	0.05% / 0.05%
Special Club Savings Account	\$0	\$0	0.05% / 0.05%
Christmas Club Savings Account	\$0	\$0	0.05% / 0.05%

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. ¹ Share par value is \$5.

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Education Savings Account	\$100	\$100	0.05% / 0.05%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$0	\$20,000	
PayBack Savings Account ¹	\$0	1.25% / 1.24%	2.50% / 2.47%	3.00% / 2.96%

* The Dividend Rate and Annual Percentage Yield (APY) are variable and may change after the account is opened. The dividend period, dividend compounding and crediting are monthly. Rates, terms and conditions are subject to change without notice. ¹ If Payback Savings qualifications are not met each month, the rate earned will revert to the Prime Share rate paid during that month. Must meet four out of six qualifications each month: (1) Have a personal checking account in good standing (excluding Business Checking and HSA Checking accounts) and use a Debit Card or Credit Card a minimum of 10 times as a credit (signature-based) transaction that posts during each month. (2) Log in to online or mobile banking at least once each month. (3) Have ACH direct deposits that total at least \$100 each month. (4) Have an active auto, personal, home equity, or home equity lines of credit loan with at least one transaction (payment, purchase, cash advance or balance transfer) that posts during each month. (5) Have a first mortgage originated with Family Trust, whether serviced or sold, with at least one payment that posts during each month. (6) Have a Family Trust Credit Card with at least one transaction (payment, purchase, cash advance, or balance transfer) that has posted in the previous two months.

Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$1,000	\$20,000	
Health Savings Account	\$0	0.05% / 0.05%	0.05% / 0.05%	0.05% / 0.05%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$1,000	\$20,000	
Money Market Account	\$0	1.00% / 1.00%	2.25% / 2.22%	2.75% / 2.72%

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Share Certificates

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
Special Certificates		\$100	\$20,000
Explorer's Club Certificate ¹ - 12 months	\$100	3.50% / 3.45%	3.50% / 3.45%

* The Dividend Rate and Annual Percentage Yield (APY) are determined weekly. The dividend period, dividend compounding and crediting are quarterly. Rates, terms and conditions are subject to change without notice. After your fixed rate certificate is opened, the dividend rate is fixed for the term. A penalty may be imposed for early withdrawals, excluding earned dividends. Fees and withdrawals could reduce earnings. ¹ Contributions can be made any time during the term of the certificate.

Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY* / Dividend Rate
		\$500	\$20,000	
Regular Term Certificates				
3 months	\$500	0.05% / 0.05%	0.05% / 0.05%	0.05% / 0.05%
6 months	\$500	0.10% / 0.10%	0.10% / 0.10%	0.10% / 0.10%
9 months	\$500	3.25% / 3.21%	3.25% / 3.21%	3.25% / 3.21%
12 months	\$500	3.50% / 3.45%	3.50% / 3.45%	3.50% / 3.45%
24 months	\$500	3.70% / 3.65%	3.70% / 3.65%	3.90% / 3.84%
36 months ¹	\$500	3.65% / 3.60%	3.65% / 3.60%	3.85% / 3.80%
48 months	\$500	3.55% / 3.50%	3.55% / 3.50%	3.75% / 3.70%
60 months	\$500	3.55% / 3.50%	3.55% / 3.50%	3.75% / 3.70%

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Retirement Accounts

Product	Min. Deposit to Open	Min. Balance to Earn APY*	APY* / Dividend Rate
IRA Savings Account (Traditional, Roth, and SEP)	\$0	\$0	0.05% / 0.05%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY*/ Dividend Rate
		\$0	\$20,000	\$100,000
IRA PayBack Savings Account (Traditional)	\$0	1.25% / 1.24%	2.50% / 2.47%	3.00% / 2.96%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY*/ Dividend Rate
		\$1,000	\$20,000	\$100,000
IRA Money Market Account (Traditional and Roth)	\$0	1.00% / 1.00%	2.25% / 2.22%	2.75% / 2.72%

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Product	Min. Deposit to Open	Min. Balance to Earn APY*		APY*/ Dividend Rate
		\$500	\$20,000	\$100,000
Regular Term Traditional IRA Certificates				
6 months	\$500	0.10% / 0.10%	0.10% / 0.10%	0.10% / 0.10%
12 months (Roth & SEP also available)	\$500	3.50% / 3.45%	3.50% / 3.45%	3.50% / 3.45%
24 months	\$500	3.70% / 3.65%	3.70% / 3.65%	3.90% / 3.84%
36 months ¹	\$500	3.65% / 3.60%	3.65% / 3.60%	3.85% / 3.80%
48 months	\$500	3.55% / 3.50%	3.55% / 3.50%	3.75% / 3.70%
60 months	\$500	3.55% / 3.50%	3.55% / 3.50%	3.75% / 3.70%

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