Certificates

SELCO COMMUNITY CREDIT UNION

SELCO RATE AND FEE SCHEDULE

This Rate and Fee Schedule, in combination with the attached Certificate Truth-in-Savings Account Disclosures, sets forth current conditions, rates, and fees applicable to Certificate of Deposit accounts at SELCO Community Credit Union. SELCO may offer other rates and fees, or amend these rates and fees, from time to time without notice. Each account holder agrees to the terms set forth on this Schedule and attached Disclosures and acknowledges that they are part of the Membership and Account Agreement. *Note: APY is Annual Percentage Yield.*

SELCO Rate Guarantee: If you open a Certificate account with us, and we increase the offering rate on the same product and term within 30 days of your account's opening, we'll automatically raise your rate to match the new rate.

Rates effective Monday, September 7, 2026 and subject to change without notice.

STANDARD CERTIFICATES

The following rates apply to both consumers and business entities.

Term	Dividend Rate	APY	Dividend Rate with Certificate Reward	APY with Certificate Reward
6 Months	3.113 %	3.15 %	Tier 1: 3.357 % Tier 2: 3.601 %	Tier 1: 3.40 % Tier 2: 3.65 %
One Year	3.113 %	3.15 %	Tier 1: 3.357 % Tier 2: 3.601 %	Tier 1: 3.40 % Tier 2: 3.65 %
18 Months	3.113 %	3.15 %	Tier 1: 3.357 % Tier 2: 3.601 %	Tier 1: 3.40 % Tier 2: 3.65 %
Two Years	3.113 %	3.15 %	Tier 1: 3.357 % Tier 2: 3.601 %	Tier 1: 3.40 % Tier 2: 3.65 %
Three Years	3.113 %	3.15 %	Tier 1: 3.357 % Tier 2: 3.601 %	Tier 1: 3.40 % Tier 2: 3.65 %
Four Years	3.162 %	3.20 %	Tier 1: 3.406 % Tier 2: 3.650 %	Tier 1: 3.45 % Tier 2: 3.70 %
Five Years	3.211 %	3.25 %	Tier 1: 3.455 % Tier 2: 3.698 %	Tier 1: 3.50 % Tier 2: 3.75 %
Seven Years	3.357 %	3.40 %	Tier 1: 3.601 % Tier 2: 3.844 %	Tier 1: 3.65 % Tier 2: 3.90 %

COLLEGE SAVINGS CERTIFICATES

Term	Dividend Rate	APY
6 Months	3.113 %	3.15 %
One Year	3.113 %	3.15 %
Two Years	3.113 %	3.15 %

IRA CERTIFICATES

Term	Dividend Rate	APY
One Year	3.260 %	3.30 %
Two Years	3.260 %	3.30 %
Three Years	3.260 %	3.30 %
Four Years	3.309 %	3.35 %
Five Years	3.357 %	3.40 %

Certificates

Truth-in-Savings Account Disclosures

SELCO COMMUNITY CREDIT UNION

Standard Certificates

1. **Dividend Rate and APY:**
    a. The Dividend Rates and Annual Percentage Yields (APY) are set forth in the Rate & Fee Schedule. They are fixed and will be in effect for the term of the account except that if SELCO raises the offering rate on your specific certificate and term within 30 calendar days of account opening, your rate will automatically adjust to match the new, higher rate.
    b. The APY 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 an annual period. The APY is based on an assumption that dividends will remain on deposit until maturity; withdrawal of dividends will reduce earnings.
2. **Certificate Reward:** SELCO membership accounts meeting Certificate Reward program requirements automatically receive a higher dividend rate on all standard certificates. The reward rate is applied at the end of business on the day the Certificate is opened and remains in effect throughout the term.
    a. Program qualification is based on the average daily balance of all SELCO savings deposit accounts held by the member's household* over the 9-month (270-day) period immediately preceding Certificate account opening.
        - All SELCO savings, certificate, money market, Investor Plus, IRA, HSA, and escrow share accounts are included in calculating the average daily balance for reward program qualification.
        - Checking account balances are not included in calculating reward program qualification.
    b. Households with a 9-month average balance of $25,000-$99,999 receive a Tier 1 dividend rate and APY on Standard Certificates.
    c. Households with a 9-month average balance of $100,000 or more receive a Tier 2 dividend rate and APY on Standard Certificates.

    *"Household," as used herein, means relatives of the member who claim the same primary residence as the member.
3. **Compounding, Crediting, and Accrual of Dividends:**
    a. Dividends begin to accrue on cash and noncash item (e.g., check) deposits on the business day you make the deposit.
    b. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.
    c. Dividends will be compounded and credited quarterly. The Dividend Period begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.
    d. Dividends are periodically posted to the Certificate account by default. Upon request, dividends may be periodically posted to your checking or savings account.
4. **Minimum Balance and Transaction Limitations:** The minimum balance required is $500 and additional deposits are not allowed. After your account is opened, you may make withdrawals of dividends. Withdrawal of any portion of the principal requires the account to be closed and may also trigger an early withdrawal penalty.
5. **Early Withdrawal Penalty:** In addition to closing the account, we may impose a penalty if you withdraw any portion of the principal before the maturity date.
    a. Amount of Penalty: The amount of the early withdrawal penalty is based on the account's term, as follows:
        - Terms less than 12 months: 90 days' dividends
        - Terms of 12-23 months: 150 days' dividends
        - Terms of 24-35 months: 180 days' dividends
        - Terms of 36-59 months: 240 days' dividends
        - Terms of 60 months or greater: 365 days' dividends
    b. How the Penalty Works: The penalty is calculated as a forfeiture of part of the dividends that have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.
    c. Exceptions to Early Withdrawal Penalties: At our discretion, we may pay the account before maturity without imposing an early withdrawal penalty:
        - When an account owner dies or is determined incompetent by a court or other body of competent jurisdiction; or
        - When you withdraw funds to purchase products from SELCO Investment and Retirement Services with seven days' advance notice of the early withdrawal.
6. **Maturity and Renewal:** Your account will mature on the maturity date stated on your Certificate Account Receipt or Renewal Notice. By default, consumer Certificates will automatically renew for another term of the same duration upon maturity. Alternatively, you may opt to have your Certificate renew for a different term, or have the Certificate funds transferred to your checking or savings account. Certificates held by business entities will not automatically renew. After maturity and automatic renewal, you have a 10-day grace period to withdraw funds without being charged an early withdrawal penalty. SELCO reserves the right to not renew any account and in that case will provide written notice of nonrenewal 30 days prior to the scheduled renewal date.
7. **Nontransferable/Non-Negotiable:** Your account is nontransferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations of SELCO.
8. **Business Entity Certificates:** Updated beneficial ownership information may be required of business members at Certificate account opening.

Special Certificate Offers

Standard Certificate terms and disclosures apply except those that are inconsistent with the following Special Certificate terms:

1. **Maturity And Renewal:** By default, Special Certificate Offers will automatically renew for a 6-month term upon maturity.
2. **Certificate Rewards:** Special Certificate Offers are not eligible for Certificate Reward dividends, but balances do count toward Certificate Reward qualification.

College Savings Certificates

Standard Certificate terms and disclosures apply except those that are inconsistent with the following College Savings Certificate terms:

1. **Minimum Balance and Transaction Limitations:** The minimum opening balance is $100 and unlimited additional deposits of $50 or more are allowed.
2. **Age and Membership Limitations:** College savings certificates are available only to SELCO Vault account holders age 17 or younger.
3. **Maturity and Renewal:** If a College Savings Certificate matures after the account holder's 18th birthday, it will not automatically renew. In that case, at maturity the balance will transfer to the owner's SELCO savings account.
4. **Certificate Rewards:** College Savings Certificates are not eligible for Certificate Reward dividends, but balances do count toward Certificate Reward qualification.

IRA Certificates

Standard Certificate terms and disclosures apply to IRA Certificates except those that are inconsistent with the following IRA Certificate terms:

1. **Transaction Limitations:** After your account is opened, you may transfer dividends to your IRA share account. Withdrawal of any portion of the principal requires the account to be closed and may be subject to early withdrawal penalty and other tax penalties. However, a withdrawal based upon a Required Minimum Distribution (RMD) is allowed and the account can remain open.
2. **Maturity And Renewal:** Your account will automatically renew for another term upon maturity. You have a grace period of ten (10) days after maturity to transfer funds back into your designated IRA share account without being charged an early withdrawal penalty. The Credit Union reserves the right not to renew this account and will provide written notice of non-renewal thirty days prior to the scheduled renewal date.
3. **Exceptions to Early Withdrawal Penalty:** At our discretion, we may pay the account before maturity without imposing an early withdrawal penalty:
   - When an account owner dies or is determined incompetent by a court or other body of competent jurisdiction; or
   - When you withdraw funds to purchase products from SELCO Investment and Retirement Services or SELCO Services Group with seven days' advance notice of the early withdrawal.
   - When a withdrawal is based upon a Required Minimum Distribution (RMD).
4. **Certificate Rewards:** IRA Certificates are not eligible for Certificate Reward dividends, but balances do count toward Certificate Reward qualification.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency
Federally Insured by NCUA

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AMERICA'S CREDIT UNIONS™