SAVINGS YIELDS AND LOAN RATES

EFFECTIVE October 1, 2026

DEPOSIT ACCOUNTS			
PRODUCT	**APR[1]**	**APY**	**MINIMUM BALANCE**
Share Account: Personal, Youth, Business (Paid Quarterly)	0.15%	0.15%	$100
IRA (Paid Quarterly)	0.46%	0.46%	$0
Capital Account (Paid Monthly)	0.46% 0.51% 0.56%	0.46% 0.51% 0.56%	$2,500 $10,000 $50,000
Christmas Club (Paid Quarterly)	0.15%	0.15%	$0
Escrow Checking (Paid Monthly)	0.15%	0.15%	$0
Sail Checking | Balance $0 - $10,000 (QR)[6]	4.88%	5.00%	$0
Sail Checking | Balance $10,000.01+ (QR)[6]	0.49%	0.50%	$0
Shore Savings | Balance $0 - $100,000 (QR)[6]	1.98%	2.00%	$0
Shore Savings | Balance $100,000.01+ (QR)[6]	0.49%	0.50%	$0
Sail/Shore | Non-Qualified Rate (NQR)[6]	0.05%	0.05%	$0

CERTIFICATES OF DEPOSIT						
REGULAR				**JUMBO**		
TERM	**APR[1]**	**APY[1]**	**MINIMUM BALANCE**	**APR[1]**	**APY[1]**	**MINIMUM BALANCE**
3 months	3.212	3.26	$2,000	3.241	3.29	$90,000
5 months	3.793	3.86	$1,000	3.822	3.89	$90,000
6 months	3.793	3.86	$2,000	3.822	3.89	$90,000
12 months	3.928	4.00	$2,000	3.957	4.03	$90,000
24 months	3.928	4.00	$2,000	3.957	4.03	$90,000
36 months	3.928	4.00	$2,000	3.957	4.03	$90,000
60 months	4.169	4.25	$2,000	4.198	4.28	$90,000

LOAN RATES	
LOAN TYPE	**APR[1] as low as**
New/Used Vehicle[2]: Mileage up to 100,000	3.99%*
Classic/Vintage Auto[3]	4.99%
DrivingSense™ - Lease Alternative[4]	5.49%*
Boat/Motorcycle/RV[2]: Mileage up to 99,999	6.99%
Personal Loan/Lines of Credit	9.95%
Home Equity Line Of Credit (HELOC)	3.99% Intro Rate[5]
Visa® Credit Card	Platinum – 8.90% Platinum Rewards – 9.90% Platinum Secured – 8.90%
Share (Savings) Secured Loan	Share Rate + 3%
Mortgage	Market Rate

*1 APY = Annual Percentage Yield. APR = Annual Percentage Rate. $5 minimum share balances required. Fees could reduce the earnings on accounts. Credit Rate & Terms may vary, and are subject to change without notice. 2 New/used vehicle loans up to 6 years from current. *Rate includes a .50% rate discount. To qualify, the vehicle must be hybrid, electric, or fuel efficient with combined MPGs ≥ 35. 3 Classic/Vintage vehicles manufactured greater than 25 years up $50,000. 4 New or used vehicles up to 5 calendar years old qualify. 5 HELOC introductory rate fixed for 12 months. After intro period, a variable rate will be imposed ranging from as low as WSJ Prime Rate plus the margin assigned with a floor rate of 4.00% APR to a max rate of 18.00% APR. Eligible discounts apply. Maximum rate change in a 12-month period is 2.00% APR, excluding introductory period.*

Federally insured by NCUA.

[6]***Qualification Information:*** *Account transactions and activities may take one or more days to post and settle to the account, and all must do so during the Monthly Qualification Cycle to qualify for the account's rewards. The following activities do not count towards earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) day prior to the last day of the current Statement Cycle. See below for specific Monthly Qualification Cycle dates. Visit our website at suncu.org or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.* ***Reward Information:*** *Depending on what reward checking account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: Shore Savings: average daily balances up to and including $100,000 in your Shore Savings account earn a dividend rate of 1.9819% resulting in an APY of 2.00% and average daily balances over $100,000 earn a dividend rate of 0.4989% on the portion of the average daily balance over $100,000, resulting in a range from 2.00% to 1.25% APY depending on the account's average daily balance. You will receive reimbursements up to $20.00 for nationwide ATM withdrawal fees incurred within your Sail Checking or Surf Checking account during the Monthly Qualification Cycle in which you qualified.* ***NOTE: ATM fee reimbursements only apply to Sail Checking and Surf Checking; Shore Savings ATM transaction fees are not reimbursed nor refunded.*** *Depending on your reward checking account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and: Shore Savings: the entire average daily balance in the Shore Savings account earns 2.00% APY. Dividends will be credited to your Sail Checking and Shore Savings accounts on the last day of the current statement cycle. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Surf Checking account will be credited to your Shore Savings account on the last day of the current statement cycle. If Sail Checking or Surf Checking are linked to Shore Savings, the following also apply:* ***Sail Checking:*** *When linked to a Shore Savings account, the dividends earned within the Sail Checking account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Shore Savings account within one day. This automatic transfer may cause an overdraft to your Sail Checking account, if the account balance is less than the transferred amount when the transfer occurs.*
Surf Checking: *When linked to a Shore Savings account, the cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Surf Checking account will be credited to your Shore Savings account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 11/10/2025. APY calculations are based on an assumed balance of $100,000 + $100,000 in your Shore Savings account and an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.* ***Additional Information:*** *Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Monthly Direct Deposit/ACH credit, enrollment in online banking, enrollment in e-statements, are a condition (of Shore Saving linked Sail Checking or Surf Checking account(s). Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Shore Savings's linked Sail Checking or Surf Checking account's qualifications. Limit of 1 account per member. There are no recurring monthly maintenance charges or fees to open or close this account. A Sail Checking or Surf Checking account is required to have a Shore Savings account. A linked Shore Savings account is required for automatic savings. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.*