



## Savings/IRA Addendum – Consumer Accounts

Effective as of 11/1/2021

	Nominal Dividend Rate	Annual Percentage Yield	Initial Deposit	Minimum Balance to Earn Dividends	Min Balance Requirements
<b>Primary Share Savings</b>	<b>0.095%</b>	<b>0.10%</b>	\$5.00	\$250.00	\$5.00
<b>One Choice Checking Account</b>	<b>0.00%</b>	<b>0.00%</b>	\$0.00	\$0.00 - \$49,999.99	\$0.00
	<b>0.045%</b>	<b>0.05%</b>	\$0.00	>=\$50,000.00	\$0.00
<b>Christmas &amp; Vacation Club Accounts</b>	<b>0.095%</b>	<b>0.10%</b>	\$5.00	\$100.00	\$0.00
<b>Super Squirrels Club Account (0 to 12 Years Old)</b>	<b>0.595%</b>	<b>0.60%</b>	\$5.00	\$0 - \$499.99	\$5.00
	<b>0.395%</b>	<b>0.40%</b>	\$5.00	\$500.00 - \$1,999.99	\$5.00
	<b>0.195%</b>	<b>0.20%</b>	\$5.00	>=\$2,000.00	\$5.00
<b>Generation One Club Account (13 to 19 Years Old)</b>	<b>0.595%</b>	<b>0.60%</b>	\$5.00	\$0 - \$499.99	\$5.00
	<b>0.395%</b>	<b>0.40%</b>	\$5.00	\$500.00 - \$1,999.99	\$5.00
	<b>0.195%</b>	<b>0.20%</b>	\$5.00	>=\$2,000.00	\$5.00
<b>Campus Advantage Account</b>	<b>0.00%</b>	<b>0.00%</b>	\$0.00	\$0 - \$49,999.99	\$0.00
	<b>0.045%</b>	<b>0.05%</b>	\$0.00	>=\$50,000.00	\$0.00
<b>Other Savings Accounts</b>	<b>0.095%</b>	<b>0.10%</b>	\$5.00	\$100.00	\$0.00
<b>IRA Regular Savings</b>	<b>0.095%</b>	<b>0.10%</b>	\$50.00	\$50.00	\$50.00
<b>Education IRA (Coverdell)</b>	<b>0.095%</b>	<b>0.10%</b>	\$50.00	\$50.00	\$50.00
<b>Share Certificates &amp; IRA Certificates</b>					
6-Mo Share Certificate	<b>0.148%</b>	<b>0.15%</b>	\$1,000.00	\$1,000.00	\$1,000.00
9-Mo Share Certificate	<b>0.198%</b>	<b>0.20%</b>	\$1,000.00	\$1,000.00	\$1,000.00
11-Mo Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$5,000.00	\$5,000.00	\$5,000.00
12-Mo Share Certificate & IRA Certificate	<b>0.298%</b>	<b>0.30%</b>	\$1,000.00	\$1,000.00	\$1,000.00
14-Mo Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$10,000.00	\$10,000.00	\$10,000.00
15-Mo Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$1,000.00	\$1,000.00	\$1,000.00
18-Mo Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$1,000.00	\$1,000.00	\$1,000.00
19-Mo Share Certificate	<b>0.395%</b>	<b>0.40%</b>	\$10,000.00	\$10,000.00	\$10,000.00
21-Mo Share Certificate	<b>0.395%</b>	<b>0.40%</b>	\$1,000.00	\$1,000.00	\$1,000.00
24-Mo Share Certificate & IRA Certificate	<b>0.395%</b>	<b>0.40%</b>	\$1,000.00	\$1,000.00	\$1,000.00
36-Mo Share Certificate & IRA Certificate	<b>0.595%</b>	<b>0.60%</b>	\$1,000.00	\$1,000.00	\$1,000.00
48-Mo Share Certificate & IRA Certificate	<b>0.695%</b>	<b>0.70%</b>	\$1,000.00	\$1,000.00	\$1,000.00
60-Mo Share Certificate	<b>0.795%</b>	<b>0.80%</b>	\$10,000.00	\$10,000.00	\$10,000.00
60-Mo IRA Certificate	<b>0.795%</b>	<b>0.80%</b>	\$1,000.00	\$1,000.00	\$1,000.00
84-Mo IRA Certificate	<b>0.995%</b>	<b>1.00%</b>	\$1,000.00	\$1,000.00	\$1,000.00
<b>Choice Money Market**</b>	<b>0.099%</b>	<b>0.10%</b>	\$0.00	\$2,000.00 - \$9,999.99	\$2,000.00
	<b>0.199%</b>	<b>0.20%</b>	\$0.00	\$10,000.00 - \$24,999.99	\$2,000.00
	<b>0.249%</b>	<b>0.25%</b>	\$0.00	\$25,000.00 - \$49,999.99	\$2,000.00
	<b>0.299%</b>	<b>0.30%</b>	\$0.00	\$50,000.00 - \$99,999.99	\$2,000.00
	<b>0.349%</b>	<b>0.35%</b>	\$0.00	\$100,000.00 - \$249,999.99	\$2,000.00
<b>0.399%</b>	<b>0.40%</b>	\$0.00	>=\$250,000.00	\$2,000.00	
<b>Super Squirrels &amp; Generation One Club 12-Mo Share Certificate</b>	<b>0.348%</b>	<b>0.35%</b>	\$500.00	\$500.00	\$500.00
<b>12-Mo Share Certificate No Penalty</b>	<b>0.245%</b>	<b>0.25%</b>	\$1,000.00	\$1,000.00	\$1,000.00

Refer to your Member Account Agreement, Fee Schedule, IRA Trust Application Packet, and IRA Certificate Disclosure Agreement (if applicable) for additional conditions, fees, and charges that apply to these accounts and certificates. The rates and terms disclosed within are subject to change. Fees may reduce earnings. Call or stop by any retail center location for current information and the latest Addendum.

Some accounts have minimum balance requirements to avoid fees. See the official Fee Schedule for that information.

\*There is not a minimum balance requirement to maintain a Money Market Account; however, to avoid the Minimum Balance Relationship Fee as listed on the Fee Schedule, the balance must not fall below \$2,000 at any time during the calendar month. Fees may reduce earnings.

Member One Federal Credit Union is federally insured by the National Credit Union Administration.



## Savings Addendum – Business Accounts

Effective as of 11/1/2021

	Nominal Dividend Rate	Annual Percentage Yield	Initial Deposit	Minimum Balance to Earn Dividends	Min Balance Requirements
<b>Business Savings Account</b>	<b>0.095%</b>	<b>0.10%</b>	\$5.00	\$250.00	\$5.00
<b>Business Essential, Business Edge &amp; Business Elite Checking Accounts</b>	<b>0.00%</b>	<b>0.00%</b>	\$0.00	N/A	\$0.00
<b>Business Share Certificates</b>					
6-Mo Business Share Certificate	<b>0.148%</b>	<b>0.15%</b>	\$1,000.00	\$1,000.00	\$1,000.00
9-Mo Business Share Certificate	<b>0.198%</b>	<b>0.20%</b>	\$1,000.00	\$1,000.00	\$1,000.00
11-Mo Business Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$5,000.00	\$5,000.00	\$5,000.00
12-Mo Business Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$1,000.00	\$1,000.00	\$1,000.00
14-Mo Business Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$10,000.00	\$10,000.00	\$10,000.00
15-Mo Business Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$1,000.00	\$1,000.00	\$1,000.00
18-Mo Business Share Certificate	<b>0.298%</b>	<b>0.30%</b>	\$1,000.00	\$1,000.00	\$1,000.00
19-Mo Business Share Certificate	<b>0.395%</b>	<b>0.40%</b>	\$10,000.00	\$10,000.00	\$10,000.00
21-Mo Business Share Certificate	<b>0.395%</b>	<b>0.40%</b>	\$1,000.00	\$1,000.00	\$1,000.00
24-Mo Business Share Certificate	<b>0.395%</b>	<b>0.40%</b>	\$1,000.00	\$1,000.00	\$1,000.00
36-Mo Business Share Certificate	<b>0.595%</b>	<b>0.60%</b>	\$1,000.00	\$1,000.00	\$1,000.00
48-Mo Business Share Certificate	<b>0.695%</b>	<b>0.70%</b>	\$1,000.00	\$1,000.00	\$1,000.00
60-Mo Business Share Certificate	<b>0.795%</b>	<b>0.80%</b>	\$10,000.00	\$10,000.00	\$10,000.00
<b>Business Money Market*</b>	<b>0.099%</b>	<b>0.10%</b>	\$0.00	\$2,000.00 - \$9,999.99	\$2,000.00
	<b>0.199%</b>	<b>0.20%</b>	\$0.00	\$10,000.00 - \$24,999.99	\$2,000.00
	<b>0.249%</b>	<b>0.25%</b>	\$0.00	\$25,000.00 - \$49,999.99	\$2,000.00
	<b>0.299%</b>	<b>0.30%</b>	\$0.00	\$50,000.00 - \$99,999.99	\$2,000.00
	<b>0.349%</b>	<b>0.35%</b>	\$0.00	\$100,000.00 - \$249,999.99	\$2,000.00
	<b>0.399%</b>	<b>0.40%</b>	\$0.00	>=\$250,000.00	\$2,000.00

Refer to your Member Account Agreement and Fee Schedule for additional conditions, fees, and charges that apply to these accounts and certificates. The rates and terms disclosed within are subject to change. Fees may reduce earnings. Call or stop by any retail center location for current information and the latest Addendum.

Some accounts have minimum balance requirements to avoid fees. See the official Fee Schedule for that information.

\*There is not a minimum balance requirement to maintain a Money Market Account; however, to avoid the Minimum Balance Relationship Fee as listed on the Fee Schedule, the balance must not fall below \$2,000 at any time during the calendar month. Fees may reduce earnings.

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