

ACCOUNT TYPE	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO EARN STATED APY	DIVIDEND RATE	APY <sup>1</sup>
Regular Share/Savings Account	\$5	\$5	0.050%	0.050%
High Yield Savings Account	\$25	\$0	4.889%	5.000%
		\$500	3.445%	3.500%
		\$50,000	3.203%	3.250%
		\$100,000	0.050%	0.050%
Money Market	N/A	\$0	0.150%	0.150%
		\$2,500	0.200%	0.200%
		\$10,000	0.250%	0.250%
		\$50,000	0.399%	0.400%
		\$100,000	0.499%	0.500%
		\$250,000	0.499%	0.500%
IRA Money Market	\$2,500	\$0	0.150%	0.150%
		\$2,500	0.200%	0.200%
		\$10,000	0.250%	0.250%
		\$25,000	0.250%	0.250%
		\$50,000	0.399%	0.400%
		\$100,000	0.499%	0.500%
Classic Checking	\$25	Non-Dividend Bearing	N/A	N/A
ProtectPlus™	\$25	\$0	0.100%	0.100%
		\$5,000	0.100%	0.100%
		\$10,000	0.100%	0.100%
		\$25,000	0.150%	0.150%
		\$50,000	0.250%	0.250%
		\$100,000	0.250%	0.250%
Contributory Traditional IRA & Roth IRA Accounts				
(with payroll deduction)	\$25	No minimum balance	0.050%	0.050%
(without payroll deduction)	\$100	No minimum balance	0.050%	0.050%
Health Savings Account	\$25	No minimum balance	0.100%	0.100%

<sup>1</sup>APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. The dividend rate and APY may change daily and after account opening. Fees may reduce earnings. Refer to Kinecta Federal Credit Union’s Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, rate information, payment of dividends, and other details applicable to your specific account.

**SHARE CERTIFICATE PROMOTION —  
NEW MONEY REQUIRED<sup>3</sup>**

PRODUCT	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
9 Month Liquid Certificate <sup>1</sup>	4.169%	4.250%	4.169%	4.250%
13 Month <sup>2</sup>	4.169%	4.250%	4.169%	4.250%
30 Month <sup>2</sup>	3.445%	3.500%	3.445%	3.500%

New money includes funds not held at Kinecta during the previous 30 days.

**SPECIAL SHARE CERTIFICATE PRODUCTS<sup>3</sup>**

PRODUCT	Dividend Rate	APY
Liquid Certificate <sup>4</sup>	2.960%	3.000%
College Saver <sup>5</sup>	2.765%	2.800%

**SHARE CERTIFICATES  
INCLUDING TRADITIONAL IRA, ROTH IRA & YOUTH CLUB<sup>6</sup>**

TERM	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
3 Month	3.445%	3.500%	3.687%	3.750%
6 Month	3.203%	3.250%	3.445%	3.500%
12 Month	3.057%	3.100%	3.300%	3.350%
2 Year	2.765%	2.800%	3.008%	3.050%
3 Year	2.472%	2.500%	2.716%	2.750%
4 Year	2.227%	2.250%	2.472%	2.500%
5 Year <sup>7</sup>	1.982%	2.000%	2.227%	2.250%

APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. Fees may reduce earnings. There is a penalty for early withdrawal of certificate funds. Minimum Opening Deposit and Minimum Balance to Earn Stated APY: \$100 for Regular Share Certificates and \$100,000 for Jumbo Share Certificates. Rate increase available for eligible VIP Program members: Gold Club (add .05%) and Hughes Gold Elite Club (add .10%). ProtectPlus certificates are not eligible for VIP Program rate increases. Refer to Kinecta Federal Credit Union's Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, payment of dividends, and other details applicable to your specific account.

<sup>1</sup>New money required. New money includes funds not held at Kinecta during the previous 30 days. The minimum balance to open share certificate and obtain APY is \$10,000. Additional deposits are permitted at any time prior to maturity. Liquid Share Certificate allows for daily penalty-free withdrawals of up to 50% of the start of day balance as of 12:00am. Withdrawals exceeding 50% of the start of day balance are subject to penalties.

<sup>2</sup>New money required. New money includes funds not held at Kinecta during the previous 30 days. The minimum balance to open share certificate and obtain APY is \$100.

<sup>3</sup>Not available for Youth Club Certificate Accounts.

<sup>4</sup>Liquid Share Certificates allow for penalty-free withdrawals of up to 50% of the start of day balance as of 12:00 AM on a daily basis. Withdrawals exceeding 50% of the start of day balance are subject to penalties. Fees may reduce earnings. Additional deposits are permitted at any time prior to maturity. 12-month term. The minimum balance to open share certificates and obtain APY is \$100.

<sup>5</sup>Member must be under the age of eighteen (18) to open. Dividend rate and APY may change monthly and is equal to 2-Year Share Certificate (rate in effect on the last day of the previous month). Additional deposits are permitted at any time prior to maturity. Account will mature on the date of member's eighteenth (18th) birthday and cannot be renewed. The minimum balance to open share certificates and obtain APY is \$100.

<sup>6</sup>No additional deposits accepted during certificate term.

<sup>7</sup>Youth Club certificates are not eligible for a 5-year term.

ACCOUNT TYPE	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO EARN STATED APY	DIVIDEND RATE	APY
<b>Business Essentials Checking</b>	N/A	Non-Dividend Bearing	N/A	N/A
<b>Analyzed Business Checking</b> (Earnings Credit Rate: 0.15%)	N/A	Non-Dividend Bearing	N/A	N/A
<b>Business Regular Share/Savings Account</b>	<b>\$5</b>	\$5	0.050%	0.050%
		\$0	0.150%	0.150%
		\$2,500	0.200%	0.200%
<b>Business Money Market</b>	N/A	\$10,000	0.250%	0.250%
		\$50,000	0.399%	0.400%
		\$100,000	0.499%	0.500%
		\$250,000	0.499%	0.500%

SHARE CERTIFICATE PROMOTION — NEW MONEY REQUIRED				
PRODUCT	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
9 Month Liquid Certificate <sup>1</sup>	4.169%	4.250%	4.169%	4.250%
13 Month <sup>2</sup>	4.169%	4.250%	4.169%	4.250%
30 Month <sup>2</sup>	3.445%	3.500%	3.445%	3.500%
New money includes funds not held at Kinecta during the previous 30 days.				

SPECIAL SHARE CERTIFICATE PRODUCT		
PRODUCT	Dividend Rate	APY
Liquid Certificate <sup>3</sup>	2.960%	3.000%

BUSINESS SHARE CERTIFICATES <sup>4</sup>				
TERM	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
3 Month	3.445%	3.500%	3.687%	3.750%
6 Month	3.203%	3.250%	3.445%	3.500%
12 Month	3.057%	3.100%	3.300%	3.350%
2 Year	2.765%	2.800%	3.008%	3.050%
3 Year	2.472%	2.500%	2.716%	2.750%
4 Year	2.227%	2.250%	2.472%	2.500%
5 Year	1.982%	2.000%	2.227%	2.250%

APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. Fees may reduce earnings. There is a penalty for early withdrawal of certificate funds. Refer to Kinecta Federal Credit Union's Business Membership and Account Agreement and Business Schedule of Fees and Charges for additional terms and conditions.

<sup>1</sup>New money required. New money includes funds not held at Kinecta during the previous 30 days. The minimum balance to open share certificate and obtain APY is \$10,000. Additional deposits are permitted at any time prior to maturity. Liquid Share Certificate allows for daily penalty-free withdrawals of up to 50% of the start of day balance as of 12:00am. Withdrawals exceeding 50% of the start of day balance are subject to penalties.

<sup>2</sup>New money required. New money includes funds not held at Kinecta during the previous 30 days. The minimum balance to open share certificate and obtain APY is \$100.

<sup>3</sup>Liquid Share Certificates allow for penalty-free withdrawals of up to 50% of the start of day balance as of 12:00 AM on a daily basis. Withdrawals exceeding 50% of the start of day balance are subject to penalties. Fees may reduce earnings. Additional deposits are permitted at any time prior to maturity. 12-month term. The minimum balance to open share certificates and obtain APY is \$100.

<sup>4</sup>Minimum Opening Deposit and Minimum Balance to Earn Stated APY: \$100 for Regular Share Certificates and \$100,000 for Jumbo Share Certificates. No additional deposits accepted during certificate term.