

BUSINESS DEPOSIT RATES

Rates effective April 30, 2025 and subject to change.

PROMOTIONAL CERTIFICATES¹

| Term (# of Months) | Minimum Deposit To Earn APY | | | | | |
|-----------------------|-----------------------------|-------|---------------------------|-------|---------------|-------|
| | \$2,000.00 - \$9,999.99 | | \$10,000.00 - \$89,999.99 | | \$90,000.00 + | |
| | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 7-Month Certificate | 3.93% | 4.00% | 3.93% | 4.00% | 3.93% | 4.00% |

CERTIFICATES

| Term # of Months | \$2,000.00 - \$9,999.99 | | \$10,000.00 - \$89,999.99 | | \$90,000.00 + | |
|---------------------|-------------------------|-------|---------------------------|-------|---------------|-------|
| | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 60 | 1.74% | 1.75% | 1.74% | 1.75% | 1.74% | 1.75% |
| 48 | 1.74% | 1.75% | 1.74% | 1.75% | 1.74% | 1.75% |
| 36 | 1.74% | 1.75% | 1.74% | 1.75% | 1.74% | 1.75% |
| 24 | 1.74% | 1.75% | 1.74% | 1.75% | 1.74% | 1.75% |
| 18 | 1.74% | 1.75% | 1.74% | 1.75% | 1.74% | 1.75% |
| 12 | 1.49% | 1.50% | 1.49% | 1.50% | 1.49% | 1.50% |
| 6 | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| 3 | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |

All dividend rates and Annual Percentage Yields (APYs) published above are the anticipated rates and yields. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change without notice. A penalty will be imposed for early withdrawal. See your account disclosure for complete details. Dividend rates, APYs and terms subject to change without notice. Institutional deposits are limited to \$2 million per chartered financial institution. Certificates must be funded within 7 calendar days. Any accounts not funded within that time will be automatically closed. Fees incurred could reduce earnings on the account. Your funds at SDCCU® are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). IRA deposits are separately federally insured to at least \$250,000 by the NCUA.

Early Withdrawal Penalties – A penalty will apply for principal withdrawals of a certificate made prior to maturity. If the account has an original term of one year or less, the penalty equals 90 days' dividends. If the account has an original term of greater than one year, the penalty equals 180 days' dividends. Penalties for early withdrawal may be applied against principal thereby reducing the principal balance.

¹Upon maturity, the 7-month certificate will automatically renew to a non-promotional 6-month certificate at the rate then offered by SDCCU. IRA and Business certificates not available online.

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GREAT RATE SAVINGS

| Average Daily Balance To Earn APY | Dividend Rate | APY |
|-----------------------------------|---------------|-------|
| \$1,000,000.00 + | 0.70% | 0.70% |
| \$500,000.00 - \$999,999.99 | 0.60% | 0.60% |
| \$225,000.00 - \$499,999.99 | 0.50% | 0.50% |
| \$100,000.00 - \$224,999.99 | 0.40% | 0.40% |
| \$50,000.00 - \$99,999.99 | 0.25% | 0.25% |
| \$25,000.00 - \$49,999.99 | 0.25% | 0.25% |
| \$10,000.00 - \$24,999.99 | 0.00% | 0.00% |
| \$5,000.00 - \$9,999.99 | 0.00% | 0.00% |
| \$100.00 - \$4,999.99 | 0.00% | 0.00% |

Minimum Balance Requirements: The minimum balance required to open this account is \$5,000. You must maintain a minimum average daily balance of \$100 in this SDCCU® account to earn the annual percentage yield (APY) disclosed above.

BUSINESS MONEY MARKET / SAVINGS

| Account Type | Average Daily Balance To Earn APY | Dividend Rate | APY |
|------------------------|-----------------------------------|---------------|-------|
| Money Market | \$100,000.00 + | 0.20% | 0.20% |
| | \$50,000.00 - \$99,999.99 | 0.15% | 0.15% |
| | \$25,000.00 - \$49,999.99 | 0.05% | 0.05% |
| | \$10,000.00 - \$24,999.99 | 0.05% | 0.05% |
| | \$5,000.00 - \$9,999.99 | 0.05% | 0.05% |
| | \$100.00 - \$4,999.99 | 0.05% | 0.05% |
| Business Sweep Savings | \$100,000.00 + | 0.03% | 0.03% |
| | \$50,000.00 - \$99,999.99 | 0.03% | 0.03% |
| | \$25,000.00 - \$49,999.99 | 0.02% | 0.02% |
| | \$10,000.00 - \$24,999.99 | 0.02% | 0.02% |
| | \$5,000.00 - \$9,999.99 | 0.02% | 0.02% |
| | \$100.00 - \$4,999.99 | 0.02% | 0.02% |
| Primary Savings | \$100.00 + | 0.05% | 0.05% |
| Special Savings | \$100.00 + | 0.05% | 0.05% |