Certificate | Rate and Fee Schedule

Effective Date: September 15, 2026

This Rate and Fee Schedule set forth current conditions, rates, fees and charges applicable to your accounts at Red Canoe Credit Union at this time. The Credit Union may offer other rates and fees to amend the rates and fees contained in this schedule from time to time. All rates subject to change without notice. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is part of the Membership and Account Agreement. Except as specifically described, the following disclosures apply to all accounts. Your account is non-transferable and non-negotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union. *APY = Annual Percentage Yield. All dividends are compounded and credited monthly.

Certificate Accounts	Minimum Balance *To Open and Earn APY**	Dividend Rate	APY*	Dividend *Compounded & Credited*	Dividend Period
3 Month	$500	2.08%	2.10%	Monthly	Monthly
6 Month	$500	3.25%	3.30%	Monthly	Monthly
6 Month Easy Saver	NA	3.25%	3.30%	Monthly	Monthly
12 Month Flex	$500	2.91%	2.95%	Monthly	Monthly
12 Month	$500	3.15%	3.20%	Monthly	Monthly
18 Month	$500	2.96%	3.00%	Monthly	Monthly
24 Month	$500	2.86%	2.90%	Monthly	Monthly
36 Month	$500	2.81%	2.85%	Monthly	Monthly
48 Month	$500	2.77%	2.80%	Monthly	Monthly
60 Month	$500	2.67%	2.70%	Monthly	Monthly

IRA Certificate Accounts	Minimum Balance *To Open and Earn APY**	Dividend Rate	APY*	Dividend *Compounded & Credited*	Dividend Period
12 Month Flex	$500	2.91%	2.95%	Monthly	Monthly
12 Month	$500	3.15%	3.20%	Monthly	Monthly
18 Month	$500	2.96%	3.00%	Monthly	Monthly
24 Month	$500	2.86%	2.90%	Monthly	Monthly
36 Month	$500	2.81%	2.85%	Monthly	Monthly
48 Month	$500	2.77%	2.80%	Monthly	Monthly
60 Month	$500	2.67%	2.70%	Monthly	Monthly

TRUTH IN SAVINGS DISCLOSURE

Certificates

1. Rate Information. The Dividend Rates and Annual Percentage Yields on your accounts are listed here. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the Account. The Annual Percentage Yield assumes that dividends will remain on deposit until maturity. The withdrawal of dividends will reduce earnings.

2. Compounding and Crediting. Dividends will be compounded and credited monthly. The Dividend Period for all certificate accounts is monthly, beginning on the first calendar day of the month and ending on the last calendar day of the month, unless simple dividends are requested. Fees could reduce earnings.

3. Balance Information. Minimum opening balance of $500 is required for certificate accounts; except for Easy Savers. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in the account each day.

4. Accrual of Dividends. Dividends will begin to accrue on cash deposits on the business day you make the deposit to your account. Dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
5. 6 Month Easy Saver Certificates. There is no minimum balance required to open an Easy Saver. There are no limits to deposits, and deposits may be made at any time during the term of the certificate. Dividends will accrue at the certificate rate and under the terms in effect at account opening.
6. 12 Month Flex Certificate or IRA Certificate. You may change or "bump-up" the dividend rate one time during the original term. The new bump-up rate will match the dividend rate currently in effect at the time the bump-up option is exercised for the comparable 12 Month Flex Certificate. The new rate will be in effect from the date the member or signer elects the new rate to the remainder of the original term and will not be retroactive. The original term will remain unchanged. A one-time withdrawal during the term of the certificate, limited to less than or equal to 25% of the current balance, is allowed with no penalty for early withdrawal. Note: IRS penalties may still apply to IRA certificates. A one-time deposit is allowed during the term but cannot exceed the original certificate of balance and must be less than or equal to $50,000. If a bump-up is not requested during the original term, the rate will remain unchanged. To request a change, you must visit a branch or call us at 800.562.5611.
7. Transaction Limitations. After your account is opened, you may make withdrawals of dividends from your account. Additional deposits to your account may only be applied to the Easy Saver certificate. No additional deposits are allowed on other certificates.
8. Maturity. Your account will mature on the maturity date listed on an Account Receipt or Renewal Notice.
9. Early Withdrawal Penalty. The amount of the early withdrawal penalty for principal withdrawals prior to maturity is based on the term of the account. In accordance with Regulation D, withdrawals on certificate accounts completed in the first six days of account opening, or within six days of the last partial withdrawal, will be subject to an early withdrawal penalty of at least seven days simple interest. The penalty will be based on the amount of the withdrawal. This may reduce the principal. For all certificates, the penalty will be calculated on the amount of the withdrawal based on the initial deposit amount and the account earnings as follows: 12 months or less - 90 days dividends or the dividends earned, whichever is less. More than 12 months and less than 36 months - 180 days dividends or the dividends earned, whichever is less. 36 months and more - 365 days dividends or the dividends earned, whichever is less.
10. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: a. When the primary member/owner dies, is determined legally incompetent by a court or other body of competent jurisdiction or becomes disabled. b. When the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or on "Normal" partial withdrawals where a member has attained the age of 59 1/2; or becomes disabled.
11. Renewal Policy. Unless notified by the Credit Union, your account will be automatically renewed. For a renewal account, you have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. If your account is not renewed, the Credit Union will not pay dividends after the maturity date.