Rate and Fee Schedule

The Rates, fees and terms applicable to your account at DuTrac Community Credit Union are provided below. The Credit Union may offer other rates for these accounts from time to time. Additional Truth in Savings disclosures may be found in your membership guide.

Rates subject to change without notice.

Effective Date: **November 1, 2026**

	Certificate Account			IRA Certificate Account		EcoPlus Account Bonus[1]			Young Savers Certificate (21 & under)	
Interest Compounded:	Quarterly			Quarterly		Quarterly			Quarterly	
Interest Credited:	Quarterly			Quarterly		Quarterly			Quarterly	
Additional Deposits:	Not Allowed			Not Allowed		Not Allowed			Not Allowed	
Withdrawals:	Allowed - Interest Only			Allowed - Interest Only		Allowed - Interest Only			Allowed - Interest Only	
Renewable:	Automatic			Automatic		Automatic			Automatic	
TERM	Minimum Balance to Open and Earn	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Dividend Rate	Annual Percentage Yield	Minimum Balance to Open and Earn	Dividend Rate	Annual Percentage Yield
	$	%	%	%	%	%	%	**$**	%	%
6 month	$1,000	2.23%	2.25%	2.23%	2.25%	2.48%	2.50%	$500	2.23%	2.25%
12 month	$1,000	1.49%	1.50%	1.49%	1.50%	1.74%	1.75%	$500	1.49%	1.50%
18 month	$1,000	1.49%	1.50%	1.49%	1.50%	1.74%	1.75%	$500	1.49%	1.50%
24 month	$1,000	1.99%	2.00%	1.99%	2.00%	2.24%	2.26%	$500	1.99%	2.00%
30 month	$1,000	1.49%	1.50%	1.49%	1.50%	1.74%	1.75%	$500	1.49%	1.50%
36 month	$1,000	1.74%	1.75%	1.74%	1.75%	1.99%	2.00%	$500	1.74%	1.75%
48 month	$1,000	1.84%	1.85%	1.84%	1.85%	2.09%	2.11%	$500	1.84%	1.85%
60 month	$1,000	1.99%	2.00%	1.99%	2.00%	2.24%	2.26%	$500	1.99%	2.00%
9 month SPECIAL[2]	$500	4.14%	4.20%	4.14%	4.20%	NOT ELIGIBLE			NOT ELIGIBLE	
19 month SPECIAL[2]	$500	4.28%	4.35%	4.28%	4.35%	NOT ELIGIBLE			NOT ELIGIBLE	
29 month SPECIAL[2]	$500	4.18%	4.25%	4.18%	4.25%	NOT ELIGIBLE			NOT ELIGIBLE	

[1] Electronic statements and recurring direct deposit required to receive EcoPlus Account. Other eligibility requirements may apply. EcoPlus Account Bonus of .25% will be revoked if account no longer qualifies for an EcoPlus Account.

[2] 9-month CD will automatically renew for a standard 12-month term & rate at maturity. 19-month CD will automatically renew for a standard 18-month term & rate at maturity. 29-month CD will automatically renew for a standard 30-month term & rate at maturity.

Not valid for brokered deposits, institutional investors, or Public Funds

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosure apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to Interest compounding, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. Interest Compounding and Crediting. The compounding and crediting frequency of interest applicable to each account is stated in the Rate Schedule.

3. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit at least the par value of one full share in a Share Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. For accounts using Average Daily Balance method as stated on the Rate Schedule, interest is calculated by applying a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is determined by applying the full amount of the principal in the account for each day of the period and dividing that figure by the number of days in the period. The Average Daily Balance is calculated by adding that balance in the account for each day of the period and dividing that figure by the number of days in the period.

4. Accrual of Interest. For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

5. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals, subject to the early withdrawal penalties stated below.

6. Maturity. Your account will mature as stated on the Truth-in-Savings Disclosure or on your Account Receipt or Maturity Notice.

(Continued)

Early Withdrawal Penalty. We may impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

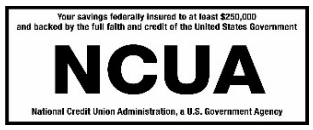
Terms of 12 months or less = 90 days interest
Terms of greater than 12 months =180 days interest

How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

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:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple interest earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.

Renewal Policy. The renewal policy for your accounts is stated in the Rate Schedule. For all accounts, your account will automatically renew for another term upon maturity. Starting on the maturity date, you have 10 days to withdraw funds from the account without being charged an early withdrawal penalty.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.

FEE SCHEDULE:
Share Value Par Value of One Share…$5