FEDERAL R.I.A. CREDIT UNION

Relationships.
Integrity.
Action.

Federally Insured By the NCUA

OUR BUSINESS RATES

This "Business Rates" disclosure explains current terms and rates applicable to the business savings, checking, money market and certificate accounts we offer. We may offer other rates. Rates are subject to change without notice. Each business and owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Business Member Service Agreement (BMSA).

EFFECTIVE DATE: Oct. 13, 2026

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
SHARE									
Business Share[21]	0.10%	0.10%		Monthly	$5.00		$250.00	$250.00	
Business Money Market[21]									
$25,000.00 - $49,999.99	0.80%	0.80%	Monthly	Monthly	$25,000.00	$25,000.00	$25,000.00	$25,000.00	
$50,000.00 - $99,999.99	1.00%	1.00%			$25,000.00	$25,000.00	$50,000.00	$50,000.00	
$100,000.00 - $249,999.99	1.25%	1.26%			$25,000.00	$25,000.00	$100,000.00	$100,000.00	
$250,000.00 - $499,999.99	1.50%	1.51%			$25,000.00	$25,000.00	$250,000.00	$250,000.00	
$500,000.00 +	2.00%	2.02%			$25,000.00	$25,000.00	$500,000.00	$500,000.00	
SHARE DRAFT									
Basic Business Checking[22]	No Dividends				$25.00				
Premier Business Checking[23]									
$0.01 - $4,999.99	0.00%	0.00%	Monthly	Monthly	$25.00				
$5,000.00 +	0.50%	0.50%			$25.00		$5,000.00	$5,000.00	

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BUSINESS SHARE CERTIFICATE[24]									
91 Day	0.20%	0.20%			$500.00		At Maturity	At Maturity	
6 Month	3.85%	3.92%			$500.00		Monthly	Monthly	
9 Month	2.50%	2.53%			$500.00		Monthly	Monthly	
12 Month	3.60%	3.66%			$500.00		Monthly	Monthly	
18 Month	3.40%	3.45%			$500.00		Monthly	Monthly	
24 Month	2.85%	2.88%			$500.00		Quarterly	Quarterly	
36 Month	2.90%	2.93%			$500.00		Quarterly	Quarterly	
36 Month Special	4.00%	4.06%			$500.00		Quarterly	Quarterly	
60 Month	3.00%	3.03%			$1,000.00		Quarterly	Quarterly	

ACCOUNT DISCLOSURES

21. Business Savings Account - APY=Annual percentage Yield. APYs accurate as of the last dividend declaration date. The dividend rate and annual percentage yield (APY) may change at any time. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. The dividend period for this account is monthly. Fees may reduce earnings on the account. Minimum balance to open account is $5. Minimum daily balance to earn dividends is $250. (Business Money Market) Minimum balance to open account, earn dividends, and avoid a service fee is $25,000. A low balance will result in a $10 fee per month. During any statement cycle, no more than three withdrawals or transfers to another credit union account or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. Exceeding the withdrawal limit may result in fees of $10 per withdrawal, and account closure by the credit union. Deposits are insured up to $500,000 with up to $250,000 in insurance by NCUA and up to $250,000 in insurance by Excess Share Insurance.

22. Basic Business Checking - This account does not earn dividends. All Checking Accounts are subject to approval. Must meet qualifications. Must be a member to open a checking account. Some restrictions apply. Minimum deposit to open a Business Checking Account is $25. Deposits are insured up to $500,000 with up to $250,000 in insurance by NCUA and up to $250,000 in insurance by Excess Share Insurance.

23. Premier Business Checking - APY=Annual Percentage Yield. APYs accurate as of 8/12/2022; the last dividend declaration date. Rates may change after account is opened. Minimum deposit to open a Premier Business Checking Account is $25. Balances over $5,000 earn dividends. $5.00 monthly service fee without EStatements. Fees may reduce earnings on the account. All Checking Accounts are subject to approval. Must meet qualifications. Must be a member to open a checking account. Some restrictions apply. Deposits are insured up to $500,000 with up to $250,000 in insurance by NCUA and up to $250,000 in insurance by Excess Share Insurance.

24. Certificates - (Business Share Certificate) Penalties may be imposed for early withdrawal. Rates accurate as of the last dividend declaration date. Fees may reduce earnings. $500 deposit required to open this account. $500 daily balance required to earn dividends. Other restrictions and requirements may apply. Rates subject to change. $500 deposit required to open this account. $500 daily balance required to earn dividends. APY=Annual Percentage Yield. APYs accurate as of 04/13/2026; the last dividend declaration date. Rates may change after account is opened. Fees may reduce earnings on the account. A penalty may be imposed for early withdrawal. Deposits are insured up to $500,000 with up to $250,000 in insurance by NCUA and up to $250,000 in insurance by Excess Share Insurance. (36-Month Business Share Certificate Special) At maturity, share certificate funds will roll into another term of the same certificate. This 36-month business share certificate offer is only available for a limited time. We reserve the right to end this promotion at any time. Deposited funds must be new money to R.I.A. Federal Credit Union.