FEDERAL R.I.A. CREDIT UNION

Relationships.
Integrity.
Action.

Federally Insured By the NCUA

OUR CONSUMER RATES

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

EFFECTIVE DATE: Oct. 30, 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									
Regular Share[6]	0.10%	0.10%		Monthly	$5.00		$250.00	$250.00	
Youth Share Account[7]	0.10%	0.10%							
$0.01 - $4,999.99	1.98%	2.00%	Monthly	Monthly	$5.00		None	None	
$5,00.00 +	0.10%	0.10%							
Non-Qualifying Rate	0.10%	0.10%							
Super Share[6]									
$2,000.00 - $9,999.99	0.40%	0.40%			$2,000.00	$2,000.00	$2,000.00	$2,000.00	
$10,000.00 - $24,999.99	0.60%	0.60%	Monthly	Monthly	$2,000.00	$2,000.00	$10,000.00	$10,000.00	
$25,000.00 - $99,999.99	0.75%	0.75%			$2,000.00	$2,000.00	$25,000.00	$25,000.00	
$100,000.00 +	1.20%	1.21%			$2,000.00	$2,000.00	$100,000.00	$100,000.00	
Mega Share[6]									
$25,000 - $49,999.99	0.80%	0.80%			$25,000.00	$25,000.00	$25,000.00	$25,000.00	
$50,000.00 - $99,999.99	1.00%	1.00%	Monthly	Monthly	$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 +	1.50%	1.51%			$25,000.00	$25,000.00	$250,000.00	$250,000.00	
X-Tra Kash	0.10%	0.10%	Monthly	Monthly			$250.00	$250.00	
Holiday Club	0.10%	0.10%	Monthly	Monthly			$5.00	$5.00	
Escrow	No Dividends								
SHARE DRAFT									
Basic Share Draft[4]	No Dividends								
Dividend Share Draft[3]	0.20%	0.20%	Monthly	Monthly		$2,000.00	$2,000.00	$2,000.00	
Smart Share Draft[3]									
$0.01 - $15,000.99	1.98%	2.00%							
$15,001.00 +	0.10%	0.10%	Monthly	Monthly			None	None	
Non-Qualifying Rate	0.05%	0.05%							
Youth Spending Account	No Dividends								

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 CERTIFICATE[8]									
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	
24 Month Special	4.75%	4.84%			$500.00		Quarterly	Quarterly	
36 Month	2.90%	2.93%			$500.00		Quarterly	Quarterly	
60 Month	3.00%	3.03%			$1,000.00		Quarterly	Quarterly	
IRA SHARE CERTIFICATE[8]									
Variable IRA	0.25%	0.25%			$500.00		Monthly	Monthly	
12 Month IRA	3.60%	3.65%			$500.00		Quarterly	Quarterly	
24 Month IRA	2.25%	2.27%			$500.00		Quarterly	Quarterly	
36 Month IRA	2.90%	2.93%			$500.00		Quarterly	Quarterly	
60 Month IRA	3.00%	3.03%			$1,000.00		Quarterly	Quarterly	

ACCOUNT DISCLOSURES

3. Smart Checking - APY=Annual Percentage Yield. APYs accurate as of 08/12/2022; the last dividend declaration date. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to $25 and credited to account on the last day of monthly statement cycle; (2) balances up to $15,000 receive APY of 2.00%; and (3) balances over $15,000 earn 0.10% APY dividend rate on portion of balance over $15,000, resulting in 2.00% to 0.19% APY depending on the balance. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM-processed transactions do not count towards qualifying debit card transactions. Monthly Qualification Cycle means a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Transfers between accounts do not count as qualifying transactions. 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.

4. Basic 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. 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.

6. 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. (Regular Share) Minimum balance to open account is $5. Minimum daily balance to earn dividends is $250. (Super Share) Minimum balance to open account is $2,000. Minimum deposit is $100. Minimum daily balance to earn dividends and avoid a service fee is $2,000. 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 account closure by the credit union. (Mega Share) Minimum balance to open account is $25,000. Minimum deposit is $100. Minimum daily balance to earn dividends and avoid a service fee is $25,000. 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. (Xtra Kash) Minimum balance to open account is $5. Minimum daily balance to earn dividends is $250. (Holiday Club) Minimum balance to open account is $5. Minimum daily balance to earn dividends is $5. 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. View Smart Checking Qualification Calendar

7. Youth Accounts - APY=Annual Percentage Yield. Fees may reduce earnings on this account. Rates may change after the account is opened. APY is accurate as of the last dividend declaration date. (Youth Savings Account: Savings) This account requires $5.00 to open. Earns dividends. Rate may change after account is opened. Monthly activity requirements per qualification cycle: Average daily balance must increase by $1.00 or more month over month via a principal deposit. This increase cannot come from the dividend posting. This youth share account has a qualification cycle in order to earn the higher dividend rate, otherwise, if qualification is not met the base rate is earned. See rate sheet for current rates. (Youth Spending Account: Share Draft) No minimum balance required to open. Age requirements: 10 years to 18 years of age. Minimum age for account holder: 10 years of age. Account held jointly with parent or legal guardian. Parents or guardians must be members in good standing to have on-line banking access. Deposits are insured up to $250,000.00 in insurance by NCUA. Deposits insured up to an additional $250,000.00 by Excess Share Insurance. For a total insured amount of $500,000.00. https://www.riafcu.com/personal/accounts/youth-accounts/#rate-tabs/2

8. Certificates - (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. (IRA) Rates may change after the account is opened. Rates accurate as of the last dividend declaration date. Penalties may be imposed for early withdrawal. Fees may reduce earnings. IRA Certificates are available at the same interest rates as our regular Certificates. Certificates may be designated traditional or Roth IRAs. 91-day to 5-year terms available for IRA Certificates. 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. **24-month Share Certificate Special:** APY=Annual Percentage Yield. APYs accurate as of 10/30/2026; the last dividend declaration date. At maturity, share certificate funds will be deposited into your R.I.A. Federal Credit Union share savings account. 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. Deposits are insured up to $250,000 in insurance by NCUA. Deposits insured up to an additional $250,000 by Excess Share Insurance, for a total insured amount of $500,000. This 24-month 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.