



BUSINESS SERVICES RATE SCHEDULE

Current as of: December 1, 2025

This Business Services Rate Schedule and Account Terms and Conditions set forth below contain the current conditions and rates applicable to your business checking, savings, money market and share certificate accounts at SAFE Federal Credit Union. We may offer other rates or amend the rates contained herein from time to time. This Business Services Rate Schedule is part of your Business Services Membership and Account Agreement with the Credit Union. The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above and are subject to change without notice. Fees could reduce the earnings on the account.

BUSINESS (SHARE) ACCOUNTS									
Limit of one (1) additional savings account per business membership. Membership savings account is required.									
Savings Account Type	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
Regular Savings	0.10%	Variable ¹	Average Daily Balance	\$5.00	\$0.01	0.10%	Monthly	Quarterly	Quarterly
BUSINESS CHECKING (SHARE DRAFT) ACCOUNTS									
Limit of two (2) checking accounts per business membership. Membership savings account is required.									
Checking Account Type	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
Regular Checking	0.05%	Variable	Average Daily Balance	\$50.00	\$500.00	0.05%	Monthly	Monthly	Monthly
BUSINESS MONEY MARKET CHECKING ACCOUNTS									
Limit of two (2) money market checking accounts per business membership. Membership savings account is required.									
Initial Deposit Dividend Tiers	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
\$0.01 - \$25,000.00	0.50%	Variable	Average Daily Balance	\$0.01	\$0.01	0.50%	Monthly	Monthly	Monthly
\$25,000.01 - \$50,000.00	0.85%	Variable	Average Daily Balance	\$0.01	\$25,000.01	0.85%	Monthly	Monthly	Monthly
\$50,000.01 - \$100,000.00	1.64%	Variable	Average Daily Balance	\$0.01	\$50,000.01	1.65%	Monthly	Monthly	Monthly
\$100,000.01 - \$250,000.00	2.27%	Variable	Average Daily Balance	\$0.01	\$100,000.01	2.30%	Monthly	Monthly	Monthly

¹ Variable rates. For variable-rate accounts, the rate may change after the account is opened.

\$250,000.01 - \$500,000.00	2.42%	Variable	Average Daily Balance	\$0.01	\$250,000.01	2.45%	Monthly	Monthly	Monthly
\$500,000.01 +	2.66%	Variable	Average Daily Balance	\$0.01	\$500,000.01	2.70%	Monthly	Monthly	Monthly

BUSINESS SHARE CERTIFICATE ACCOUNTS

Membership savings account is required. A penalty will be imposed for early withdrawal. Fees could reduce the earnings on the accounts. Additional deposits after account opening are not permitted.

Term	Dividend Rate	APY (Annual Percentage Yield)	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Dividends Compounded	Dividends Credited	Dividend Period
Special Rate² Share Certificate Account									
9 Months	3.59%	3.65%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
Share Investment Certificate Account									
3 Months	0.75%	0.75%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
6 Months	3.54%	3.60%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
12 Months	2.08%	2.10%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
18 Months	2.32%	2.35%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
24 Months	2.08%	2.10%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
36 Months	1.09%	1.10%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
48 Months	1.00%	1.00%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
60 Months	0.95%	0.95%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
>\$50,000 Share Investment Certificate Account									
3 Months	0.80%	0.80%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
6 Months	3.59%	3.65%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
12 Months	2.13%	2.15%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
18 Months	2.37%	2.40%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term

² Limited time offer share certificate. Additional conditions and restrictions apply and are subject to change. Maximum deposit \$250,000 per certificate.

24 Months	2.13%	2.15%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
36 Months	1.14%	1.15%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
48 Months	1.05%	1.05%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
60 Months	1.00%	1.00%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
JUMBO >\$100,000 Share Investment Certificate Account									
3 Months	0.90%	0.90%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
6 Months	3.68%	3.75%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
12 Months	2.23%	2.25%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
18 Months	2.47%	2.50%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
24 Months	2.23%	2.25%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
36 Months	1.24%	1.25%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
48 Months	1.14%	1.15%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
60 Months	1.09%	1.10%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term

Share certificates, combined with other deposit accounts are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government Agency.