



DEPOSIT RATE SCHEDULE

Current as of: January 1, 2023

This Deposit Rate Schedule ("Rate Schedule") and Account Terms and Conditions set forth below contain the current conditions and rates applicable to your checking, savings, money market and share certificate account(s) at SAFE Federal Credit Union ("Credit Union"). We may offer other rates or amend the rates contained herein from time to time. The Rate Schedule is part of your Membership, Account and Account Services 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. Membership savings account required.

RATE SCHEDULE

SAVINGS (SHARE) ACCOUNTS

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	Average Daily Balance	\$5.00	\$0.01	0.10%	Quarterly	Quarterly	Quarterly
Flexible	0.15%	Variable	Daily Balance	\$1.00	\$0.01	0.15%	Daily	Monthly	Monthly
Holiday Club	0.25%	Variable	Average Daily Balance	\$1.00	\$0.01	0.25%	Monthly	Monthly	Monthly
IRA Accumulator	0.15%	Variable	Daily Balance	\$1.00	\$0.01	0.15%	Daily	Monthly	Monthly
Coverdell Education	0.15%	Variable	Daily Balance	\$1.00	\$0.01	0.15%	Daily	Monthly	Monthly
Money Circus	0.10%	Variable	Average Daily Balance	\$5.00	\$0.01	0.10%	Quarterly	Quarterly	Quarterly
Y-Account	0.10%	Variable	Average Daily Balance	\$5.00	\$0.01	0.10%	Quarterly	Quarterly	Quarterly
U-29 Account	0.10%	Variable	Average Daily Balance	\$5.00	\$0.01	0.10%	Quarterly	Quarterly	Quarterly
Health Savings Account (HSA)	0.10%	Variable	Average Daily Balance	\$0.00	\$0.01	0.10%	Quarterly	Quarterly	Quarterly

CHECKING (SHARE DRAFT) ACCOUNTS

Checking Account Type	Dividend Rate	Rate Type	Balance Computation Method	Minimum Deposit *suggested	Minimum Balance to Earn Dividends	Annual Percentage Yield	Dividends Compounded	Dividends Credited	Dividend Period
Regular Checking	0.05%	Variable	Average Daily Balance	\$25.00*	\$500.00	0.05%	Monthly	Monthly	Monthly
Y-Account	0.05%	Variable	Average Daily Balance	\$25.00*	\$500.00	0.05%	Monthly	Monthly	Monthly
U-29 Account	0.05%	Variable	Average Daily Balance	\$25.00*	\$500.00	0.05%	Monthly	Monthly	Monthly
Health Savings Account (HSA)	0.05%	Variable	Average Daily Balance	\$0.00	\$500.00	0.05%	Monthly	Monthly	Monthly

MONEY MARKET CHECKING ACCOUNTS

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
\$2,000 - \$10,000	0.30%	Variable	Average Daily Balance	\$2,000	\$2,000	0.30%	Monthly	Monthly	Monthly
\$10,000 - \$25,000	0.35%	Variable	Average Daily Balance	\$2,000	\$10,000	0.35%	Monthly	Monthly	Monthly
Over \$25,000	0.40%	Variable	Average Daily Balance	\$2,000	\$25,000	0.40%	Monthly	Monthly	Monthly

SHARE CERTIFICATE ACCOUNTS

Membership savings account is required. Withdrawals are allowed with penalty. Additional deposits after account opening are not permitted.									
Term	Dividend Rate	APY	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Dividends Compounded	Dividends Credited	Dividend Period
Special Rate¹ Share Certificate Account									
9 Months	4.009%	4.09%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
19 Months	1.252%	1.26%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
30 Months	4.402%	4.50%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
Regular Share Certificate Account									
12 Months	1.143%	1.15%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
18 Months	1.242%	1.25%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
24 Months	1.292%	1.30%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
36 Months	1.094%	1.10%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
48 Months	0.995%	1.00%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
60 Months	0.946%	0.95%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
>\$50,000 Share Certificate Account									
12 Months	1.193%	1.20%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
18 Months	1.292%	1.30%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
24 Months	1.341%	1.35%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
36 Months	1.143%	1.15%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
48 Months	1.045%	1.05%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
60 Months	0.995%	1.00%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
JUMBO Share Certificate Account									
12 Months	1.292%	1.30%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
18 Months	1.390%	1.40%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
24 Months	1.440%	1.45%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
36 Months	1.242%	1.25%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
48 Months	1.143%	1.15%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
60 Months	1.094%	1.10%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
Money Circus Share Certificate Account									
12 Months	1.143%	1.15%	Fixed	Daily Balance	\$100	\$100	Daily	Monthly	Account's Term
Y-Account Share Certificate Account									
12 Months	1.143%	1.15%	Fixed	Daily Balance	\$500	\$500	Daily	Monthly	Account's Term
U29 Share Certificate Account									
12 Months	1.143%	1.15%	Fixed	Daily Balance	\$500	\$500	Daily	Monthly	Account's Term
Easy Street Regular Share Certificate Account									
24 Months	1.390%	1.40%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
Easy Street >\$50,000 Share Certificate Account									
24 Months	1.440%	1.45%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
Easy Street JUMBO Share Certificate Account									
24 Months	1.538%	1.55%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term

¹ Limited time offer share certificate. Additional conditions and restrictions apply and are subject to change. Maximum deposit \$250,000 per certificate.

IRA SHARE CERTIFICATE ACCOUNTS

Membership savings account is required. Withdrawals are allowed with penalty. Additional deposits after account opening are not permitted.

Term	Dividend Rate	APY	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Dividends Compounded	Dividends Credited	Dividend Period
Special Rate² Share Certificate Account									
19 Months	1.252%	1.26%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
30 Months	4.402%	4.50%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Terms
Regular IRA Share Certificate Account									
12 Months	1.143%	1.15%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
18 Months	1.242%	1.25%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
24 Months	1.292%	1.30%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
36 Months	1.094%	1.10%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
48 Months	0.995%	1.00%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
60 Months	0.946%	0.95%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
>\$50,000 IRA Share Certificate Account									
12 Months	1.193%	1.20%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
18 Months	1.292%	1.30%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
24 Months	1.341%	1.35%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
36 Months	1.143%	1.15%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
48 Months	1.045%	1.05%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
60 Months	0.995%	1.00%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
JUMBO IRA Share Certificate Account									
12 Months	1.292%	1.30%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
18 Months	1.390%	1.40%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
24 Months	1.440%	1.45%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
36 Months	1.242%	1.25%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
48 Months	1.143%	1.15%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
60 Months	1.094%	1.10%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term

MONEY MARKET SHARE CERTIFICATE ACCOUNTS

Membership savings account is required. Withdrawals are allowed, but fees may apply. Additional deposits after account opening are not permitted.

Term	Dividend Rate	APY	Rate Type	Balance Computation Method	Minimum Deposit	Minimum Balance to Earn Dividends	Dividends Compounded	Dividends Credited	Dividend Period
Regular Money Market Share Certificate Account									
3 Months	0.747%	0.75%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
6 Months	0.846%	0.85%	Fixed	Daily Balance	\$1,000	\$1,000	Daily	Monthly	Account's Term
>\$50,000 Money Market Share Certificate Account									
3 Months	0.797%	0.80%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
6 Months	0.896%	0.90%	Fixed	Daily Balance	\$50,000	\$50,000	Daily	Monthly	Account's Term
JUMBO Money Market Share Certificate Account									
3 Months	0.896%	0.90%	Fixed	Daily Balance	\$100,000	\$100,000	Daily	Monthly	Account's Term
6 Months	0.995%	1.00%	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.

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