

| ACCOUNT TYPE                            | DIVIDENDS  |                    |                    |                    | BALANCE REQUIREMENTS & FEES |                     |                                    |                               | ACCOUNT LIMITATIONS & NOTES   |
|---|--|--------------------|--------------------|--------------------|-----------------------------|---------------------|------------------------------------|-------------------------------|---|
|   | Dividend Rate / APY <sup>1</sup>   | Dividends Compound | Dividends Credited | Dividend Period    | Minimum Opening Deposit     | Monthly Service Fee | Minimum Balance to Earn Stated APY | Method to Calculate Dividends |   |
| Membership Share (Savings)              | 0.03% / 0.03%  | Monthly            | Monthly            | Monthly (Calendar) | \$5.00                      | \$2.00              | \$0.01                             | Average Daily Balance         | Required membership account. \$2.00 monthly fee unless enrolled in eStatements.   |
| Club                                    | 0.03% / 0.03%  | Monthly            | Monthly            | Monthly (Calendar) | \$0.00                      | N/A                 | \$0.01                             | Average Daily Balance         | Additional savings accounts for a variety of savings purposes.  |
| Non-Profit Share (Savings) <sup>2</sup> | \$0-\$99,999: 1.243% / 1.25%<br>\$100,000+: 0.100% / 0.10%   | Monthly            | Monthly            | Monthly (Calendar) | \$5.00                      | \$2.00              | \$0.01                             | Average Daily Balance         | For 501(c)(3) non-profits only. \$2.00 monthly fee unless enrolled in eStatements.  |
| Money Market                            | \$0-\$9,999: 0.100% / 0.10%<br>\$10,000-\$24,999: 0.200% / 0.20%<br>\$25,000-\$49,999: 0.300% / 0.30%<br>\$50,000-99,999: 0.399% / 0.40%<br>\$100,000+: 0.499% / 0.50% | Monthly            | Monthly            | Monthly (Calendar) | \$5.00                      | N/A                 | \$0.01                             | Average Daily Balance         | Savings account with tiered dividends based on deposited funds.   |
| Fresh Start Checking                    | N/A  | N/A                | N/A                | N/A                | \$0.00                      | \$10.00             | N/A                                | N/A                           | Second chance account for members with damaged credit and/or ChexSystems record.  |
| Flex Checking <sup>3</sup>              | Standard: N/A<br>Debit Tier: \$0-5,000: 1.489% / 1.50%<br>Credit Tier: \$0-15,000: 2.959% / 3.00%  | Monthly            | Monthly            | Monthly (Calendar) | \$0.00                      | N/A                 | \$0.01                             | Average Daily Balance         | To earn stated APY requires 15 PWCU debit transactions (Debit Tier) or 15 PWCU credit transactions (Credit Tier), as well as enrollment in Online Banking, eStatements, and a minimum direct deposit of \$500 each month (28th of previous - 27th of current month). <sup>2</sup> |

| Certificate Type                     | Duration               | Deposit Amount    | Dividend | APY <sup>1</sup> | Balance Method        | Dividends Compound | Dividends Credited | Early Withdrawal Penalty  |
|--------------------------------------|------------------------|-------------------|----------|------------------|-----------------------|--------------------|--------------------|---|
| Regular Share Certificate            | 3 Months               | \$500 - \$250,000 | 0.698%   | 0.70%            | Average Daily Balance | Monthly            | Monthly            | < 12 Months to Maturity<br>60 Days of Dividends<br><br>≥ 12 Months to Maturity<br>180 Days of Dividends |
|                                      | 12 Months              |                   | 3.687%   | 3.75%            |                       |                    |                    |   |
|                                      | 24 Months              |                   | 2.472%   | 2.50%            |                       |                    |                    |   |
|                                      | 36 Months <sup>4</sup> |                   | 2.570%   | 2.60%            |                       |                    |                    |   |
|                                      | 48 Months <sup>4</sup> |                   | 2.325%   | 2.35%            |                       |                    |                    |   |
|                                      | 60 Months <sup>4</sup> |                   | 2.472%   | 2.50%            |                       |                    |                    |   |
| Save to Win Certificate <sup>5</sup> | 12 Months              | \$25 Minimum      | 3.687%   | 3.75%            |                       |                    |                    |   |

1. APY = Annual Percentage Yield. The APY reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. All deposit rates terms and fees, if applicable, including certificates of deposit, are subject to change at any time without notice. 2. For qualifying 501(c)(3) non-profit organizations only. Subject to verification. 3. To earn stated Flex Checking Dividend Rate/APY, member must meet outlined requirements for the month to be eligible. Members may only qualify for one of the stated rates above each month, whichever is highest. Transactions for Point West credit/debit cards must post between 28th of prior month and 27th of current month to qualify. Visa credit card loan subject to credit approval. 4. Specified certificate allows one (1) additional deposit and one (1) rate bump during the certificate term. Bumped rate will only apply to dividends accrued on the currently deposited funds through the remainder of the maturity term. 5. Participating members may deposit unlimited funds in a Qualifying Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set for in the Official Account & Prize Entry Rules. **Federally insured by NCUA.**