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TRUTH-IN-SAVINGS DISCLOSURE PERSONAL RATES SCHEDULE

EFFECTIVE DATE: 01/29/2024

SAVINGS, CHECKING & MONEY MARKET ACCOUNTS ANTICIPATED DIVIDENDS

Rates Subject to Change

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded/ Credited	Dividends Period	Minimum Opening Deposit	Minimum Daily Balance to Avoid a Fee	Minimum Balance to Earn the Stated APY	Account Limitations
Share Savings								
Up to \$1,999.99	0.050	0.05	Quarterly	Quarterly	\$10.00	\$0.00	\$0.01	\$10.00 minimum balance required to maintain membership
\$2,000 +	0.100	0.10	Quarterly	Quarterly	\$10.00	\$0.00	\$0.01	
Non Dividend Share Savings	N/A	N/A	N/A	N/A	\$10.00	\$0.00	N/A	
Secondary Savings								
Up to \$1,999.99	0.050	0.05	Quarterly	Quarterly	\$0.00	\$0.00	\$0.01	
\$2,000 +	0.100	0.10	Quarterly	Quarterly	\$0.00	\$0.00	\$0.01	
Puppy Pal	0.300	0.30	Quarterly	Quarterly	\$0.00	\$0.00	\$0.01	Must be 12 years or younger to qualify for account. Qualified joint owner over age 18 required.
Pathfinder Savings	0.300	0.30	Quarterly	Quarterly	\$0.00	\$0.00	\$0.01	Must be between age 13 & 17 to qualify for account. Qualified joint owner over age 18 required.
Individual Retirement Account (IRA) Money Market (includes Coverdell Education Savings Account (CESA))								
Less than \$19,999.99	1.342	1.35	Monthly	Monthly	\$0.00	\$0.00	\$0.01	Must have established a qualified plan to open.
\$20,000 - \$99,999.99	1.342	1.35					\$20,000.00	
\$100,000 - \$249,999.99	1.588	1.60					\$100,000.00	
\$250,000 - \$499,999.99	2.227	2.25					\$250,000.00	
\$500,000 - \$999,999.99	2.960	3.00					\$500,000.00	
\$1,000,000.00 +	3.445	3.50					\$1,000,000.00	
Health Savings Account (HSA) Savings	0.300	0.30	Quarterly	Quarterly	\$0.00	\$0.00	\$0.01	Must have established a qualified plan to open.
Money Market								
Less than \$19,999.99	1.342	1.35	Monthly	Monthly	\$2,500.00	\$2,500.00	\$0.01	Receive 2 free withdrawals per monthly statement cycle at non-proprietary ATM's.
\$20,000 - \$99,999.99	1.342	1.35					\$20,000.00	
\$100,000 - \$249,999.99	1.588	1.60					\$100,000.00	
\$250,000 - \$499,999.99	2.227	2.25					\$250,000.00	
\$500,000 - \$999,999.99	2.960	3.00					\$500,000.00	
\$1,000,000.00 +	3.445	3.50					\$1,000,000.00	
Blaze Free Checking	N/A	N/A	N/A	N/A	\$100.00	\$0.00	\$0.00	
Minnesota Wild Checking	N/A	N/A	N/A	N/A	\$100.00	\$0.00	\$0.00	Available at select locations
St Paul Saints Checking	N/A	N/A	N/A	N/A	\$100.00	\$0.00	\$0.00	Available at select locations
St Cloud Rox Checking	N/A	N/A	N/A	N/A	\$100.00	\$0.00	\$0.00	Available at select locations

SAVINGS, CHECKING & MONEY MARKET ACCOUNTS ANTICIPATED DIVIDENDS (CONTINUED)

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded/ Credited	Dividends Period	Minimum Opening Deposit	Minimum Daily Balance to Avoid a Fee	Minimum Balance to Earn the Stated APY	Account Limitations
Pathfinder Debit	N/A	N/A	N/A	N/A	\$100.00	\$0.00	\$0.00	Must be between ages 13 & 17 to qualify for account. Qualified joint owner over age 18 required. After age 21, account will automatically convert to Blaze FREE checking.
Dividend Checking	0.050	0.05	Monthly	Monthly	\$2,000.00	\$2,000.00	\$0.01	Receive 2 free withdrawals per monthly statement cycle at non-proprietary ATM's.
Health Savings Account (HSA) Checking	0.300	0.30	Monthly	Monthly	\$0.00	\$0.00	\$0.01	Must have established a qualified plan to open.

PRODUCTS NO LONGER OFFERED								
*Existing accounts currently opened will not be affected/changed/closed. No new product being opened after 01.01.2024.								
Checking Builder*	0.010	0.01	Monthly	Monthly	N/A	\$0.00	\$0.01	A \$25 monthly deposit required into a Certificate Builder to avoid monthly fee.
Share Savings Builder*								
Up to \$1,999.99	0.050	0.05	Quarterly	Quarterly	N/A	\$0.00	\$0.01	A \$25 monthly deposit required into a Certificate Builder to avoid monthly fee.
\$2,000 +	0.100	0.10	Quarterly	Quarterly	N/A	\$0.00	\$0.01	
WINcentive® Savings*	0.100	0.10	Quarterly	Quarterly	N/A	\$0.00	\$0.01	See WINcentive Savings Agreement for complete disclosures
Holiday Savings Club*	0.300	0.30	Annually - Oct 31st	Annually	N/A	\$0.00	\$0.01	Forfeiture of dividends if account is closed prior to November 1st for early withdrawal. Funds are automatically transferred to a Blaze deposit account on the first of November.
Budget Savings*	0.300	0.30	Quarterly	Quarterly	N/A	\$0.00	\$0.01	1 free withdrawal per quarter. Subject to a fee for each additional withdrawal.
Union Vacation Share*	0.150	0.15	Quarterly	Quarterly	N/A	\$0.00	\$0.01	Union Contracts Regulate Withdrawals and Fees. For local IBEW Union members who received vacation benefit funds.
Road of Life Money Market (Includes HSA)*								
Up to \$1,999.99	0.010	0.01	Monthly	Monthly	N/A	\$0.00	\$0.01	Minimum withdrawal \$500 - Excessive Withdrawal Fee (more than 3 withdrawals per month) - \$10/each
\$2,000 - \$24,999.99	1.340	1.35					\$2,000.00	
\$25,000 - \$49,999.99	1.340	1.35					\$25,000.00	
\$50,000 - \$99,999.99	1.340	1.35					\$50,000.00	
\$100,000 +	2.470	2.50					\$100,000.00	

SAVINGS, CHECKING & MONEY MARKET ACCOUNTS ANTICIPATED DIVIDENDS (CONTINUED)

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded/ Credited	Dividends Period	Minimum Opening Deposit	Minimum Daily Balance to Avoid a Fee	Minimum Balance to Earn the Stated APY	Account Limitations
Hi Yield Checking*								
If requirements are met:								
Up to \$25,000	2.000	2.02	Monthly	Monthly	N/A	\$0.00	\$1,000.00	See item #6 below.
\$25,000.01 +	0.010	0.01						
If requirements are not met:	0.010	0.01	Monthly	Monthly	N/A	\$0.00	\$0.01	
Benefits Plus® Checking*	0.010	0.01	Monthly	Monthly	N/A	\$0.00	\$0.01	See Personal Fee Schedule
55 Plus Checking*	0.050	0.05	Monthly	Monthly	N/A	\$2,000.00	\$0.01	Receive 2 free withdrawals per monthly statement cycle at non-proprietary ATM's.

1. RATE INFORMATION. All rates are variable. The Annual Percentage Yield (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. The dividend rate and Annual Percentage Yield (APY) may change at our discretion and at any time. You must provide and maintain minimum daily balances in order to earn the APYs stated above, if so indicated. Rates are subject to change. There are no limitations on the amount the rate can change. Fees could reduce the earnings on the account.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited and is set forth above. The "Month" or "Quarter" begins on the first calendar day of the month or quarter and ends on the last calendar day of the month or quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit and the minimum daily balance that you must maintain each day to avoid the monthly minimum balance fees and/or to earn the stated Annual Percentage Yield for that account. The Par value of a share is disclosed on the Personal Fee Schedule.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the end of day balance in the account each day. On tiered rates, dividends will be paid on the entire balance (not applicable to Hi Yield Checking, please see #6). Dividends are calculated using the actual number of calendar days each year.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day your deposits (including non-cash items/checks) are posted to your account.

6. Hi Yield Checking Requirements. To qualify for the Hi Yield Checking, you must meet the following requirements between the first and 27th of each month†: 1) Maintain a minimum end-of-day balance of \$1,000 (waived the month of account opening); 2) Complete 15 debit or credit card purchases (must post to your account); and 3) Maintain enrollment in eDocuments. If requirements are met, the APY will vary based on the account balance. The rate paid on balances up to \$25,000 will be the higher rate and the rate paid on balances \$25,000.01 and over will be the lower rate, resulting in a blended APY. Accounts closed before calendar month end will not qualify for the higher rate. Primary account holder must be 18 years of age or older. Not available for business accounts. †Activity between 28th and end of the month will not be counted toward qualifications.

Federally insured by NCUA





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EFFECTIVE DATE: 01/29/2024

Rates Subject to Change

CERTIFICATE ACCOUNTS ANTICIPATED DIVIDENDS

Account Type	Dividend Rate	Annual Percentage Yield (APY)	Dividends Compounded/ Credited	Dividends Period	Minimum Opening Deposit/ Minimum Balance to Earn the Stated APY	Additional Deposits	Early Withdrawal Penalty	Renewals
Certificates (Including HSA, IRA and CESA) - \$500 - \$9,999.99								
3 Month	3.601	3.65	at Maturity	Certificate Term	\$500.00	Not Allowed	30 Days Dividends	Automatic with 14 calendar day grace period. Dividends begin accruing upon certificate renewal.
6 Month	3.844	3.88	at Maturity	Certificate Term			30 Days Dividends	
12 Month	4.909	5.00	Quarterly & at Maturity	Certificate Term			90 Days Dividends	
18 Month	3.844	3.90					90 Days Dividends	
24 Month	3.601	3.65					180 Days Dividends	
24 Month Step up	3.601	3.65					180 Days Dividends	
36 Month	3.357	3.40					180 Days Dividends	
48 Month	3.113	3.15					365 Days Dividends	
60 Month	3.113	3.15					365 Days Dividends	
Premium Certificate (Including HSA, IRA and CESA) - \$10,000 - \$99,999.99								
3 Month	3.698	3.75	at Maturity	Certificate Term	\$10,000.00	Not Allowed	30 Days Dividends	Automatic with 14 calendar day grace period. Dividends begin accruing upon certificate renewal.
6 Month	3.941	3.98	at Maturity	Certificate Term			30 Days Dividends	
12 Month	5.005	5.10	Quarterly& at Maturity	Certificate Term			90 Days Dividends	
18 Month	3.941	4.00					90 Days Dividends	
24 Month	3.694	3.75					180 Days Dividends	
24 Month Step up	3.694	3.75					180 Days Dividends	
36 Month	3.455	3.50					180 Days Dividends	
48 Month	3.211	3.25					365 Days Dividends	
60 Month	3.211	3.25					365 Days Dividends	
Jumbo Certificate (Including HSA, IRA and CESA) - \$100,000 +								
12 Month	5.198	5.30	Quarterly & at Maturity	Certificate Term	\$100,000.00	Not Allowed	90 Days Dividends	Automatic with 14 calendar day grace period. Dividends begin accruing upon certificate renewal.
24 Month	3.893	3.95					180 Days Dividends	
24 Month Step up	3.893	3.95					180 Days Dividends	
36 Month	3.650	3.70					180 Days Dividends	
Certificate Builder (Only available to Current Builder Accounts)								
6 Month	0.200	0.20	Quarterly	Certificate Term	\$25.00	Allowed	30 Days Dividends	Automatic with 14 calendar day grace period. Dividends begin accruing upon certificate renewal.
12 Month	0.400	0.40					90 Days Dividends	

- HSA, IRA and CESA Certificates may be subject to IRS penalties. Consult your tax advisor for details. To receive an HSA, IRA and/or CESA Certificate(s), you will need an established plan account(s).
- Certificate Builder requires a monthly deposit using automatic transfer or direct deposit.
- Dividends earned on HSA Certificates must be paid to the Certificate.
- Dividends earned on Traditional and Roth IRA Certificates can be paid to any IRA of the same type.

CERTIFICATE ACCOUNTS ANTICIPATED DIVIDENDS (CONTINUED)

1. RATE INFORMATION. All Certificate rates are fixed. The Annual Percentage Yield (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. The dividend rate and Annual Percentage Yield (APY) are fixed during the term of the Certificate at the rate in effect at the time the Certificate is opened. The rates for Renewals shall be those rates in effect at the time of renewal. The APY stated is based on the assumption that dividends will remain on deposit until maturity; a withdrawal of dividends will reduce earnings. Rates are effective as of the Effective Date listed above; the credit union reserves the rights to revise its rates at our discretion.

2. COMPOUNDING AND CREDITING. The frequency with which dividends will be compounded and credited is set forth above. The "Quarter" begins on the first calendar day of the quarter and ends on the last calendar day of the quarter.

3. MINIMUM BALANCE REQUIREMENTS. The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit and the minimum daily balance that you must maintain each day to earn the stated Annual Percentage Yield for that account.

4. BALANCE COMPUTATION METHOD. We use the Daily Balance Method to calculate dividends on your account. The Daily Balance Method applies a daily periodic rate to the end of day balance in the account each day. Dividends are calculated using the actual number of calendar days each year.

5. ACCRUAL OF DIVIDENDS. Dividends will begin to accrue on the business day your deposits (including non-cash items/checks) are posted to your account.

6. MATURITY. Your account will mature according to the term indicated on your Certificate Account Disclosure/Certificate Account Receipt and Disclosure.

7. TRANSACTION LIMITATIONS. You may withdraw principal from your account before maturity only if we agree at the time of your request to withdraw; however, such withdrawals may be subject to early withdrawal penalties.

8. EARLY WITHDRAWAL PENALTIES. We may impose a penalty if you withdraw any of the funds in your account before the maturity date. The amount of the penalty is disclosed above. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances if an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction. You can only withdraw dividends credited in the term before maturity of that term without penalty. You can withdraw dividends anytime during the term of crediting after they are credited to your account. For certificates opened at SPIRE Credit Union prior to 01.01.2024, please refer to your Certificate Account Receipt and Disclosures Plan Agreement for early withdrawal penalties.

9. RENEWAL POLICY. Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period of 14 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new certificate accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original certificate account.

10. 24 MONTH STEP-UP OPTION PLAN AND RATE INFORMATION. The rate will remain fixed at the rate in effect at the time you open your account for the term of the account, unless you choose to change it. You have the option during each term of this account, to exchange this dividend rate for a new dividend rate. The new dividend rate will be the dividend rate we are then offering to our membership on the 24-month term account for the remainder of this account at the time of the exchange. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally disclosed. You may exercise this change option once during each term.

11. TRADE UP POLICY. "Trade-Up Your Certificate" program allows you to trade any existing Certificate to a new Certificate of greater or equal term to take advantage of rising dividend rates. The term of the new Certificate must be greater than or equal to the remaining term of the existing Certificate. Half of the Early Withdrawal Penalty will be imposed on the existing Certificate for each trade-up. There is no limit to the number of times you can trade up.

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