AgFed Credit Union
Your Partner for Life

Share Rates

Effective Date: November 13, 2026

All rates are subject to change without notice.

Share Savings & Share Checking

Account Type	Minimum to Open	Average Daily Balance	Dividend Rate	Frequency	Annual Percentage Yield (APY)
Base Share	$5.00	$0 - $99.99 $100 - $2,499.99 $2500-$9,999.99 $10,000+	0.00% 0.02% 0.02% 0.02%	Quarterly	0.00% 0.02% 0.02% 0.02%
Vacation Club	$0	$0 - $99.99 $100 - $2,499.99 $2500-$9,999.99 $10,000+	0.00% 0.02% 0.02% 0.02%	Quarterly	0.00% 0.02% 0.02% 0.02%
Holiday Club[1]	$0	$0 - $99.99 $100 - $2,499.99 $2500-$9,999.99 $10,000+	0.00% 0.02% 0.02% 0.02%	Quarterly	0.00% 0.02% 0.02% 0.02%
Basic Checking	$0	N/A	0.00%	N/A	N/A
IRA Share Savings	$5.00	N/A	0.05%	Quarterly	0.05%

[1] Early withdrawal fee applies. Please refer to the Termed Accounts section of the disclosure for complete details.

All-Stars/Young Millionaires[2]

Average Daily Balance	Dividend Rate	Frequency	Annual Percentage Yield (APY)
$0.01 - $1,000.00	5.84%	Monthly	6.00%
$1,000.01+	0.05%	Monthly	0.05%

[2]The All-Stars savings account is only for members ages 0-12. The Young Millionaires savings account is only for members ages 13-17. All-Stars and Young Millionaires accounts are tiered. The dividend rate is paid on the portion of the Average Daily Balance within each balance tier. Average Daily Balance of $0.01-$1,000.00 will earn 5.84% with an APY of 6.00%. Average Daily Balance of more than $1,000.00 earns 0.05% with an APY of 0.05%. Please see the Truth in Savings Disclosure for more information.

Advantage Save[3]

Average Daily Balance	Dividend Rate	Frequency	Annual Percentage Yield (APY)
$0.01 - $25,000.00	3.50%	Monthly	3.55%
$25,000.01+	0.15%	Monthly	0.15%

[3]Advantage Save accounts are tiered. The dividend rate is paid on the portion of the Average Daily Balance within each balance tier. This results in a blended yield on your balance. Average Daily Balance of $0.01-$25,000.00 will earn 3.50% with an APY of 3.55%. Average Daily Balance of $25,000.01 will earn 0.15% with an APY of 0.15%. Qualifications must be met to earn the higher dividend rates. If requirements are not met, a reduced rate of 0.02% with an APY of 0.02% will apply to the entire balance. Existing Share Savings accounts or Money Market accounts cannot be converted into Advantage Save accounts. Please see the Truth in Savings Disclosure for more information.

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Advantage Spend[4]			
Average Daily Balance	Dividend Rate	Frequency	Annual Percentage Yield (APY)
$0.01 - $20,000.00	2.47%	Monthly	2.50%
$20,000.01+	0.00%	Monthly	0.00%

[4]Advantage Checking accounts are tiered. The dividend rate is paid on the portion of the Average Daily Balance within each balance tier. Average Daily Balance of $0.01-$20,000.00 will earn 2.47% with an APY of 2.50%. Average Daily Balance of more than $20,000.00 will earn no dividends. Qualifications must be met to earn the higher dividend rate. Existing basic checking accounts cannot be converted into Advantage Checking accounts. Please see the Truth in Savings Disclosure for more information.

Money Market Savings[5]			
Average Daily Balance	Dividend Rate	Frequency	Annual Percentage Yield (APY)
$0 - $2,499	0.05%	Monthly	0.05%
$2,500 - $9,999	1.00%	Monthly	1.00%
$10,000 - $49,999	1.09%	Monthly	1.10%
$50,000 - $99,999	1.24%	Monthly	1.25%
$100,000 - $249,999	1.39%	Monthly	1.40%
$250,000+	1.54%	Monthly	1.55%

[5]Transaction limitations apply. Please refer to the Transaction Limitations section of the disclosure for complete details.

Share & IRA Share Certificate Rates				
Term	Minimum to Open	Dividend Rate	Frequency	Annual Percentage Yield(APY)
6 Months[6]	$250	3.45%	Quarterly	3.50%
12 Months	$250	3.60%	Quarterly	3.65%
18 Months	$250	3.70%	Quarterly	3.75%
24 Months	$250	3.84%	Quarterly	3.90%
36 Months	$250	3.94%	Quarterly	4.00%
48 Months	$250	3.99%	Quarterly	4.05%
60 Months	$250	4.04%	Quarterly	4.10%

[6]Maximum deposit amount for new 6-month Share and IRA Certificates is $100,000.

Asset Builder Certificate Rate[7]				
Term	Minimum to Open	Dividend Rate	Frequency	Annual Percentage Yield(APY)
12 Months	$25	3.36%	Quarterly	3.40%
18 Months	$25	3.45%	Quarterly	3.50%
24 Months	$25	3.60%	Quarterly	3.65%

[7]Additional deposits can be made into Asset Builder certificates throughout the term.

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Except as specifically described, the following disclosures apply to all variable Share Savings, Checking and Money Market account types.

Rate Information
The annual percentage yield (APY) is a percentage rate that reflects the total amount of dividends to be paid based on the dividend rate and frequency of compounding for an annual period when dividends are not withdrawn.

Nature of Dividends
Dividends are paid from current and available earnings after required transfers to reserves at the end of the dividend period. The dividend rate and annual percentage yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Rates are set at the discretion of the Credit Union. All rates are subject to change without notice.

Compounding and Crediting
Dividends will be compounded and credited for the periods described. Quarterly dividend periods begin on the first day of the calendar quarter, and dividends are paid on the last calendar day of the quarter. Monthly dividend periods begin on the first day of the calendar month and dividends are paid on the last day of the calendar month. Dividends are calculated based on average daily balance as disclosed in the table above.

Accrual of Dividends
Dividends will begin to accrue on deposits on the business day of the deposit. If the account is closed before accrued dividends are credited, accrued dividends will be paid on the day the account is closed.

Minimum Deposit
Minimum Deposit is the amount required to open the account.

Minimum Balance Requirements
The minimum balance required to open each account and obtain the APY disclosed in the table above.

Average Daily Balance Method
Dividends are calculated by applying a daily periodic rate to the average daily balance in the account either monthly or quarterly contingent on the product type.

Transaction Limitations
The Credit Union reserves the right to impose a notice of up to 60 days for the withdrawal of shares. Shares may not be pledged, transferred or assigned to any party other than the Credit Union.

The first $5 deposit in the regular share account is not available for withdrawal, and is required to maintain your membership, to open other types of accounts and to be eligible for services.

Withdrawals can be made by check, online, debit card, in person, or through any AgFed-owned ATM. The minimum check amount that can be written from a Money Market account is $500.00. It should state on the face of the check that it is not valid for less than $500.00.

Account Service Fees
See separate schedule for fees that apply to each account. Fees are subject to change.

All-Stars/Young Millionaires
The All-Stars savings account is only for members ages 0-12. The Young Millionaires savings account is only for members ages 13-17. Upon reaching 13 years of age, the All-Stars account will be converted to a Young Millionaires savings account on the first day of the month following the member's 13th birthday. Upon reaching 18 years of age, the Young Millionaires account will be converted to a base share account on the first day of the month following the member's 18th birthday.

Dividends are compounded and credited monthly, based on the Average Daily Balance. The dividend rate is paid on the portion of the Average Daily Balance within each balance tier. Rates are set by the Credit Union and are subject to change at any time. Account must be opened with a minimum deposit of $5 to receive dividends. Limited to one account per social security number.

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Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
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Advantage Save

Dividends are compounded and credited monthly, based on the Average Daily Balance. Rates are set by the Credit Union and are subject to change at any time. The following eligibility requirements must be met to open and maintain an Advantage Save account:

- Currently enrolled in Digital Banking.
- Currently enrolled in eStatements.

Advantage Save will earn dividends based on the portion of the Average Daily Balances within each tier. This results in a blended yield on your balance. The monthly qualification cycle is defined as the first calendar day of the month through the last calendar day of the month.

If qualifications are not met at the end of the cycle, dividends will still be earned at a reduced rate. The reduced rate will be applied to the entire balance for that cycle. The reduced rate is determined by the Credit Union and is subject to change at any time. Qualification cycle resets on the first day of the calendar month. Overdraft/uncollected fees may apply. See the Credit Union's fee schedule for additional information.

There is no minimum balance required to open. Limited to one account per membership. Membership qualifications apply.

Debit Cards are not issued for this account. If you wish to enable this account for Overdraft Protection, you must submit a request to the Credit Union.

Advantage Spend

Dividends are compounded and credited monthly, based on the Average Daily Balance. Rates are set by the Credit Union and are subject to change at any time. The following qualifications must be met monthly to earn dividends:

- Currently enrolled in eStatements.
- Have a recurring aggregate electronic deposit of $1,500.00 or more to Advantage Checking. Transactions that do not qualify as recurring electronic deposits include, but are not limited to, transfers between AgFed accounts, deposits from an internet payment service, for example, Zelle®, and ATM deposits.

Advantage Checking will earn dividends on average daily balances up to $20,000.00. No dividends will be paid on average daily balances of $20,000.01 and higher. The monthly qualification cycle is defined as the first calendar day of the month through the last calendar day of the month.

There is no minimum balance required to open. Limited to one account per membership. Membership qualifications apply.

If qualifications are not met at the end of the cycle, no dividends will be paid. Qualification cycle resets on the first day of the calendar month. Overdraft/uncollected fees may apply. See the Credit Union's fee schedule for additional information.

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SHARE CERTIFICATES/ TERMED ACCOUNTS ONLY
IN ADDITION TO THE DISCLOSURE PROVIDED ABOVE, THE FOLLOWING DISCLOSURES GOVERN CERTIFICATE/ TERMED ACCOUNTS.

Rate Information
Fixed rate certificates – The rate will not change over the term of the certificate.

Maturity Date
Your certificate account will mature within the term specified in the above table based on the date when the account is opened followed by a 10 day grace period.

Transaction Limitations
No additional deposits are allowed into regular or IRA certificates except during the grace period. However, additional deposits can be made into Asset Builder certificates.

Early Withdrawal Penalties
The certificate funds must remain on deposit for 30 days. If certificate funds other than dividends are withdrawn prior to maturity, a substantial penalty will be imposed as follows: If the certificate term is 11 months or less the member shall forfeit an amount equal to the lesser of: (A) All dividends for 90 days on the amount withdrawn, or (B) All dividends on the amount withdrawn since the date of issuance or renewal. If the certificate term is greater than 11 months but less than 60 months, the member shall forfeit an amount equal to the lesser of: (A) All dividends for 180 days on the amount withdrawn, or (B) All dividends on the amount withdrawn since the date of issuance or renewal. If the certificate term is 60 months or greater, the member shall forfeit an amount equal to the lesser of: (A) All dividends for 365 days on the amount withdrawn, or (B) All dividends on the amount withdrawn since the date of issuance or renewal.
The above-stated penalties will not be applied if the withdrawal is made subsequent to the death of any owner.

Withdrawal of Dividends Prior to Maturity
The APY is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Renewal Policies
Your certificate will automatically renew at maturity. The Credit Union will give you at least 14 days notice prior to maturity. There is a 10 day grace period following the maturity of the certificate. Limited offers will mature at a comparable rate and term. See maturity notice for further details.

No Penalty Certificate Product
When offered, one withdrawal may be made during the original term of the certificate with no penalty imposed. Subsequent early withdrawals may be subject to a penalty as outlined in the Early Withdrawal Penalties section.

Holiday Club Account
A $10 fee is accessed for every withdrawal made prior to the disbursement on the first Friday of November.

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