CASE CREDIT UNION

Our service. Your success.

Truth in Savings Rate Schedule
Effective: *October 1, 2026*

This Rate Schedule for all accounts, sets forth certain conditions, rates, fees and charges applicable to your regular share, share draft and money market accounts at CASE Credit Union as of the date listed above. Please refer to the Membership Account Agreement for account terms and conditions. The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. A list of CASE Credit Union fees can be found on the Fee Schedule. If you have any questions or require current rate information on your accounts, please call the Credit Union at (888) 393-7716 or (517) 393-7710.

Rate Schedule	**Dividend Rate as of** 10/1/2026		**Annual Percentage Yield (APY)**		**Dividends Compounded and Credited, Dividend Period**	**Minimum Opening Balance**	**Minimum Balance to earn APY set forth in this schedule**	**Account Limitations**	**Balance Method**
Share in the Success Account	.05%		.05%		Monthly	$5.00 par value share in the credit union	N/A	N/A	Daily
Special Savings Account	.05%		.05%		Monthly	$5.00 par value share in the credit union	N/A	N/A	Daily
Load N Go Account	.00%		.00%		Monthly	$5.00 par value share in the credit union	N/A	N/A	Daily
Money Management Account	.9954%	$2,000 - $9,999.99	1.00%	$2,000 - $9,999.99	Monthly	$5.00 par value share in the credit union	$2,000	N/A	Daily
	1.2429%	$10,000 - $24,999.99	1.25%	$10,000 - $24,999.99					
	1.4898%	$25,000 to $49,999.99	1.50%	$25,000 to $49,999.99					
	1.7631%	$50,000 to $99,999.99	1.75%	$50,000 to $99,999.99					
	1.9819%	$100,000 to $248,999.99	2.00%	$100,000 to $248,999.99					
	2.2271%	$249,000 to $499,999.99	2.25%	$249,000 to $499,999.99					
	2.7159%	$500,000 to $999,999.99	2.75%	$500,000 to $999,999.99					
	2.9595%	Excess of $1,000,000	3.00%	Excess of $1,000,000					
StairCASE Account	5.1278%	$50 - $1,000.99	5.25%	$50 - $1,000.99	Monthly	$5.00 par value share in the credit union	$50.00	N/A	Daily
	3.6871%	$1,001 to $1,499.99	3.75%	$1,001 to $1,499.99					
	1.0945%	$1,500 to $2,000	1.10%	$1,500 to $2,000					
	.0500%	Excess of $2000	.05%	Excess of $2,000					
Holiday Savings Account**	.05%		.05%		Monthly	$5.00 par value share in the credit union	N/A	See Account Limitations section below.	Daily
Individual Retirement Accounts*	.200%		.20%		Monthly	$5.00 par value share in the credit union	N/A	See Account Limitations section below	Daily
Elite Checking**	4.8889%	$.01 - $10,000	5.00%	$.01 - $10,000	Monthly	$5.00 par value share in the credit union	N/A	N/A	Average Daily
	0.05%	Excess of $10,000	0.05%	Excess of $10,000					

+ Assumes a $100,000 maximum deposit.
**Please refer to the IRA Custodial Agreement and the Account Limitations on page 2 for further information.*
***See Account Limitations on page 2*

Dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period, thus dividends are not guaranteed. The Dividend Rate and Annual Percentage Yield set forth in the schedule are prospective rates and yields the Credit Union anticipates paying for the applicable dividend period. For all accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors.

The Money Management Account is a tiered rate account. If your daily balance is between $2,000 - $14,999.99, the first dividend rate listed for this account in the Rate Schedule will apply only to the portion of your balance over $2,000. The second dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $10,000 - $24,999.99. The third dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $25,000 - $49,999.99. The fourth dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $50,000 - $99,999.99. The fifth dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $100,000 - $248,999.99. The sixth dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $249,000 - $499,999.99. The seventh dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $500,000 - $999,999.99. The eigth dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance that is greater than $1,000,000. The annual percentage yield (APY) for this account will range from .00% - .35%, (assuming a maximum deposit of $100,000) depending on the balance in the account.

The StairCASE Account is a tiered rate account. If your daily balance is between $50 and $1000.99, the first dividend rate listed for this account in the Rate Schedule will apply only to the portion of your balance over $50. The second dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $1001 and $1499.99. The third dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance between $1500 and $2000 . The annual percentage yield (APY) for this account will range from .00% - .35% depending on the balance in the account.

The Elite Checking Account is a tiered rate account. If your daily balance is between $.01 and $10,000, the first dividend rate list for this this account in the Rate Schedule will apply only to the portion of your balance under $10,000. The second dividend rate listed in the Rate Schedule will be paid only on the portion of your daily balance over $10,000. The annual percentage yield (APY) for this account will range from .00% - .19%, (assuming a maximum deposit of $100,000) depending on the balance in the account.

Dividend Compounding and Crediting - The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The Dividend Period is the period of time at the end of which an account earns dividend credit. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period. The Dividend Declaration date follows the ending date of a dividend period. If you close your account before dividends are paid, you will not receive the accrued dividend. Compounding and Crediting/Quarterly - For example, the beginning date of the first period for the calendar year begins January 1, and the ending date of that period is March 31. All other dividend periods follow the same pattern of dates. The dividend declaration date follows the ending date of a dividend period - in the example, this would be April 1. Compounding and Crediting/Monthly - For example, the beginning date of the first period for the calendar year begins January 1, and the ending date of that period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period - in the example, this would be February 1.

Balance Information - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must have deposited or already have on deposit at least par value of one full share in any account. The par value amount is $5.00. For Money Management Accounts and StairCASE there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum daily balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For Elite Checking accounts*, dividends are calculated by the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the divided period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. All other savings accounts are calculated on a Daily Balance method. For those accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.*

Account Limitations - For IRA Share Accounts, you are solely responsible for complying with any requirements including transaction limitations and penalties for early withdrawal under the Internal Revenue Code or other applicable Federal or State law governing any IRA or other Credit Union Accounts. For Holiday Savings Accounts, the entire balance will be paid to you via an internal transfer to your Share in Success account on or after November 15th of each year and the account will remain open. For Elite Checking Accounts, to earn interest account must be enrolled in eStatements and eNotices, complete 20 debit or credit card transactions, and have direct deposit of $1000 or more per month.

Withdrawing Funds/Money Management Account - As long as you have funds in your account, subject to any restrictions in this Agreement or any applicable state or Federal laws and regulations, funds can be withdrawn from your account by any method approved by the Credit Union.

Accrual of Dividends on Non-Cash Deposits - Dividends will begin to accrue on the business day you deposit non-cash items (i.e. checks) into your accounts.

Payment of Checks - The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the check, unless the Credit Union has, prior to presentment and with reasonable time for the Credit Union to act, received a separate notice of postdating or a stop payment order concerning the check. When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of this account or otherwise. Copies of checks will be provided, if requested, and the Credit Union may charge a fee for providing such copies. See the Fee Schedule.

Term Deposit Accounts

RATE SCHEDULE	Fixed Rate Term Deposit Account		Fixed Rate IRA Term Deposit Account	
Minimum Opening Deposit - Minimum Balance to Earn APY	$500 except 12 Month Add-On minimum balance $50		$500	
Dividends Compounded and Credited, Dividend Period	Monthly		Monthly	
Transaction Limitations	See transaction limitations below		See transaction limitations below	
TERM	**Dividend Rate as of 10/1/2026**	**Annual Percentage Yield**	**Dividend Rate as of 10/1/2026**	**Annual Percentage Yield**
6 Month	3.4451%	3.5000%	N/A	N/A
12 Month	3.4935%	3.5500%	3.4935%	3.5500%
18 Month	3.5419%	3.6000%	3.5419%	3.6000%
2 Year	3.5903%	3.6500%	3.5903%	3.6500%
30 Month	3.6387%	3.7000%	3.6387%	3.7000%
3 Year	3.6871%	3.7500%	3.6871%	3.7500%
4 Year	3.7354%	3.8000%	3.7354%	3.8000%
5 Year	3.7837%	3.8500%	3.7837%	3.8500%
Save To Win**	3.34451	3.5000%	N/A	N/A
12 Month Add-On	3.2996%	3.3500%	N/A	N/A
9 Month Anniversary***	3.8320%	3.9000%	N/A	N/A

Rate Information - The Annual Percentage Yield (APY) is a percentage rate that reflects the amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the Divided Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the Annual Percentage Yield is based on assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.
Dividend Period - For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
Dividend Compounding and Crediting - The compounding and crediting frequency of dividends are stated in the Rate Schedule.
Balance Information - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must have deposited or already have on deposit at least par value of one full share in any account at the Credit Union. The par value amount is $5.00. Some accounts my have additional minimum opening deposit requirements. For all term deposit accounts, dividends are calculated by the Average Daily Balance method, which calculates dividends by applying a periodic rate to the Average Daily Balance in the account for the divided period. The Average Daily Balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The maximum balance for the 12 Month Add-On TDA is $10,000.
Accrual of dividends - For all accounts, dividends will begin to accrue on non-cash deposits on the business day you make the deposit to your account.
Transaction Limitations - For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. For 12 Month Add-On TDA deposits can be made at any time during the term.
Maturity - Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.
Early Withdrawal Penalty - We may impose a penalty if you choose to close the account before the maturity date. We may require you to make a complete withdrawal and close the account. The penalty will be equal to six (6) months of dividends for maturities greater than one (1) year and two (2) months of dividends for maturities of one (1) year or less. In certain circumstances, we may allow a partial withdrawal from your account prior to maturity, early withdrawal penalties would apply.
How the Penalty Works - The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividend has already been paid, the penalty will be deducted from the principal.

Exceptions to Early Withdrawal Penalties - At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: 1) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; 2) Where the account is an IRA account and any portion is paid within seven (7) days after the establishment or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn, or where the account is an IRA or Keogh and the owner attains age 59 1/2 or becomes disabled.
Renewal Policy - Your account may automatically renew at maturity (if you elected at account opening) at the current posted rate of the same term (see Rate Schedule). You will have a grace period of ten (10) calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.
Nontransferable/Nonnegotiable - Your account is non-transferable and nonnegotiable. The rates and fees appearing in this Schedule are accurate as of the Effective Date indicated. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.
****See Save to Win** disclosures for specific early withdrawal fees.
*****9 Month Anniversary:** ***No longer offered.***