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| The rates appearing below are accurate as of the last dividend declaration date, or as of the date indicated above. If you have any questions or require current rate information on your accounts, please call the Credit Union at 843.747.6376 or 800.255.1513. | Par Value of Membership Shares: The Par Value of a Membership Share is \$5.00. | THE DATE OF THIS RATE SCHEDULE IS 4/23/2024 REFER TO OUR FEE SCHEDULE FOR APPLICABLE FEES |
|---|---|---|

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

| Share Account | Share Savings Account | Secondary Savings | MyWay Savings Account | Performance Market Account | NeXGen Checking Account | Simple Checking Account | Plus Checking Account | Essentials Checking Account | IRA Savings Account | Christmas Club Savings Account |
|---|---|---|--------------------------------------|--|-------------------------|-------------------------|---|-----------------------------|---|--------------------------------------|
| DIVIDEND RATE | 0.02% | 0.02% | 0.50% | 0.25% | | | 0.02% | | 0.40% | 0.10% |
| ANNUAL PERCENTAGE YIELD ("APY") | 0.02% | 0.02% | 0.50% | 0.25% | | | 0.02% | | 0.40% | 0.10% |
| Dividends Compounded | Quarterly | Quarterly | Quarterly | Monthly | - | - | Quarterly | - | Quarterly | Quarterly |
| Dividends Credited | Quarterly | Quarterly | Quarterly | Monthly | - | - | Quarterly | - | Quarterly | Quarterly |
| Dividend Period | Quarterly (Calendar) | Quarterly (Calendar) | Quarterly (Calendar) | Monthly (Calendar) | - | - | Quarterly (Calendar) | - | Quarterly (Calendar) | Quarterly (Calendar) |
| Minimum Opening Deposit | \$5 | - | - | \$2500 | - | - | \$200 | \$25 | - | - |
| Minimum Balance to Avoid Service Charge and to earn APY set forth in this Schedule | - | - | - | \$200 to earn APY and \$1,000 to avoid service charges | - | - | \$200 to earn APY and avoid service charges | - | - | N/A |
| Balance Method to Calculate Dividends | Average Daily Balance | Average Daily Balance | Average Daily Balance | Average Daily Balance | - | - | Average Daily Balance | - | Average Daily Balance | Average Daily Balance |
| Account Limitations | Account transfer and withdrawal limitations apply | Account transfer and withdrawal limitations apply | Account withdrawal limitations apply | Account transfer and withdrawal limitations apply | - | - | - | Account limitations apply. | Account transfer and withdrawal limitations apply | Account withdrawal limitations apply |

| | Dividend Rate | Annual Percentage Yield (APY) % | Rate Type | Minimum Opening Deposit | Dividends Compounded | Dividends Created | Dividend Period | Additional Deposits | Withdrawals | Renewable |
|--|---------------|---------------------------------|-------------------|---------------------------------------|----------------------|-------------------|---------------------|---------------------|--|------------------|
| Savings Certificate | | | | | | | | | | |
| <input type="checkbox"/> 3 Month | 1.00% | 1.00% | Fixed Rate | \$250.00 | Quarterly | Quarterly | Acct.'s Term | Not Allowed | Allowed See Transaction Limitations section | Automatic |
| <input type="checkbox"/> 6 Month | 3.00% | 3.03% | | | | | | | | |
| <input type="checkbox"/> 12 Month | 4.00% | 4.06% | | | | | | | | |
| <input type="checkbox"/> 24 Month | 3.50% | 3.55% | | | | | | | | |
| <input type="checkbox"/> 36 Month | 3.20% | 3.24% | | | | | | | | |
| <input type="checkbox"/> 48 Month | 2.80% | 2.83% | | | | | | | | |
| <input type="checkbox"/> 60 Month | 3.10% | 3.14% | | | | | | | | |
| IRA Savings Certificate | | | | | | | | | | |
| <input type="checkbox"/> 3 Month | 1.00% | 1.00% | Fixed Rate | \$250.00 | Quarterly | Quarterly | Acct.'s Term | Not Allowed | Allowed See Transaction Limitations section | Automatic |
| <input type="checkbox"/> 6 Month | 3.00% | 3.03% | | | | | | | | |
| <input type="checkbox"/> 12 Month | 4.00% | 4.06% | | | | | | | | |
| <input type="checkbox"/> 24 Month | 3.50% | 3.55% | | | | | | | | |
| <input type="checkbox"/> 36 Month | 3.20% | 3.24% | | | | | | | | |
| <input type="checkbox"/> 48 Month | 2.80% | 2.83% | | | | | | | | |
| <input type="checkbox"/> 60 Month | 3.10% | 3.14% | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | |
| Youth and Young Adult Savings Certificate | | | | | | | | | | |
| <input type="checkbox"/> 3 Month | 1.00% | 1.00% | Fixed Rate | \$100.00 Maximum \$3000.00 | Quarterly | Quarterly | Acct.'s Term | Allowed | Allowed See Transaction Limitations section | Automatic |
| <input type="checkbox"/> 6 Month | 3.00% | 3.03% | | | | | | | | |
| <input type="checkbox"/> 12 Month | 4.00% | 4.06% | | | | | | | | |
| <input type="checkbox"/> 24 Month | 3.50% | 3.55% | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | |

State Laws: Unless this Agreement or expressly applicable law provides otherwise, the laws of the State of South Carolina shall govern and control your agreements with us, including the interpretation of any terms or conditions or applicable jurisdiction or venue.

Account Limitations:
 For Main Savings, Secondary Savings, IRA Savings and Performance Money Market Accounts you may make no more than six (6) transfer and/or withdrawals from your account to another account of yours or to a third party in any month by preauthorized, automatic, or online transfer by telephone or instruction or by check draft, debit card or similar order. If you exceed these limitations your account may be subject to a fee, be closed, or entries exceeding these limitations may be closed without notice. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or before November 1st and the account will remain open. If you wish to access the funds in your Christmas Club account at any other time you may be charged a fee. If you close your Christmas Club account, you will forfeit all accrued uncredited dividends. However, any accrued dividends will be paid to you if the withdrawal occurs within seven (7) days of the date the account is opened. For Essentials Checking Account there is a required \$300 direct deposit or allotment per month, a monthly maintenance fee as disclosed in the fee schedule, has no check writing privileges, has not Courtesy pay, has no BillPay, and Shared Branching is not allowed.