

ACCOUNT TYPE	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO EARN STATED APY	DIVIDEND RATE	APY ¹
Regular Share/Savings Account	\$5	\$5	0.05%	0.05%
High-Yield Money Market	\$10,000	\$0	0.15%	0.15%
		\$2,500	0.20%	0.20%
		\$10,000	0.25%	0.25%
		\$50,000	0.40%	0.40%
		\$100,000	0.50%	0.50%
		\$250,000	0.50%	0.50%
IRA Money Market	\$2,500	\$0	0.15%	0.15%
		\$2,500	0.20%	0.20%
		\$10,000	0.25%	0.25%
		\$25,000	0.25%	0.25%
		\$50,000	0.40%	0.40%
		\$100,000	0.50%	0.50%
Classic Checking	N/A	Non-Dividend Bearing	N/A	N/A
Checking Plus	N/A	\$0	0.10%	0.10%
		\$5,000	0.10%	0.10%
		\$10,000	0.10%	0.10%
		\$25,000	0.15%	0.15%
		\$50,000	0.25%	0.25%
		\$100,000	0.25%	0.25%
Contributory Traditional IRA & Roth IRA Accounts				
(With Payroll Deduction)	\$1	No minimum balance	0.05%	0.05%
(Without Payroll Deduction)	\$100	No minimum balance	0.05%	0.05%
Holiday Share Account (Effective 12/1/2021, this product is being discontinued and transferred to the Regular Share/Savings Account)	\$5	No minimum balance	0.05%	0.05%
Health Savings Account (New product effective 11/1/2021)	N/A	No minimum balance	0.10%	0.10%

¹APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. The dividend rate and APY may change daily and after account opening. Fees may reduce earnings. Refer to Kinecta Federal Credit Union's Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, rate information, payment of dividends, and other details applicable to your specific account.

**SHARE CERTIFICATES - INCLUDING TRADITIONAL IRA,
ROTH IRA & YOUTH CLUB¹**

TERM	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
3 Month	0.20%	0.20%	0.25%	0.25%
6 Month	0.35%	0.35%	0.40%	0.40%
12 Month	0.50%	0.50%	0.55%	0.55%
2 Year	0.70%	0.70%	0.75%	0.75%
3 Year	0.80%	0.80%	0.85%	0.85%
4 Year	0.85%	0.85%	0.90%	0.90%
5 Year ²	1.00%	1.00%	1.05%	1.05%

SPECIAL SHARE CERTIFICATE PRODUCTS - TERMS & RATES²

PRODUCT	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
Liquid Certificate ³	0.35%	0.35%	0.35%	0.35%
College Saver ⁴	0.70%	0.70%	0.75%	0.75%

APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. Fees may reduce earnings. There is a penalty for early withdrawal of certificate funds. Minimum Opening Deposit and Minimum Balance to Earn Stated APY: \$100 for Regular Share Certificates and \$100,000 for Jumbo Share Certificates. Rate increase available for eligible VIP Program members: Gold Club (add .05%) and Hughes Gold Elite Club (add .10%). For information regarding Kinecta's VIP Program, visit www.kinecta.org/member-benefits/vip-programs. Refer to Kinecta Federal Credit Union's Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, payment of dividends, and other details applicable to your specific account.

¹No additional deposits accepted during certificate term.

²Not available for Youth Club Certificate Accounts.

³Liquid Share Certificates allow for penalty-free withdrawals of up to 50% of the start of day balance as of 12:00 AM on a daily basis. Withdrawals exceeding 50% of the start of day balance are subject to penalties. Fees may reduce earnings. Additional deposits are permitted at any time prior to maturity. 12-month term.

⁴Member must be under the age of eighteen (18) to open. Dividend rate and APY may change monthly and is equal to 2-Year Share Certificate (rate in effect on the last day of the previous month). Additional deposits are permitted at any time prior to maturity. Account will mature on the date of member's eighteenth (18th) birthday and cannot be renewed.

ACCOUNT TYPE	MINIMUM OPENING DEPOSIT	MINIMUM BALANCE TO EARN STATED APY	DIVIDEND RATE	APY
Business Essentials Checking	N/A	Non-Dividend Bearing	N/A	N/A
Analyzed Business Checking (Earnings Credit Rate: 0.15%)	N/A	Non-Dividend Bearing	N/A	N/A
Business Regular Share/Savings Account	\$5	\$5	0.05%	0.05%
		\$0	0.15%	0.15%
		\$2,500	0.20%	0.20%
Business Money Market	N/A	\$10,000	0.25%	0.25%
		\$50,000	0.40%	0.40%
		\$100,000	0.50%	0.50%
		\$250,000	0.50%	0.50%

BUSINESS SHARE CERTIFICATES¹

TERM	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
3 Month	0.20%	0.20%	0.25%	0.25%
6 Month	0.35%	0.35%	0.40%	0.40%
12 Month	0.50%	0.50%	0.55%	0.55%
2 Year	0.70%	0.70%	0.75%	0.75%
3 Year	0.80%	0.80%	0.85%	0.85%
4 Year	0.85%	0.85%	0.90%	0.90%
5 Year	1.00%	1.00%	1.05%	1.05%

APY= Annual Percentage Yield. Rates are accurate as of the Effective Date of this Dividend Rate Sheet. Current rate information can be obtained by calling the Credit Union at 800.854.9846. Fees may reduce earnings. There is a penalty for early withdrawal of certificate funds. Refer to Kinecta Federal Credit Union's Business Membership and Account Agreement and Business Schedule of Fees and Charges for additional terms and conditions.

¹Minimum Opening Deposit and Minimum Balance to Earn Stated APY: \$100 for Regular Share Certificates and \$100,000 for Jumbo Share Certificates. No additional deposits accepted during certificate term.

²Minimum Opening Deposit and Minimum Balance to Earn Stated APY: \$100 for Regular Share Certificates and \$100,000 for Jumbo Share Certificates. Liquid Share Certificates allow for penalty-free withdrawals of up to 50% of the start of day balance as of 12:00 AM on a daily basis. Withdrawals exceeding 50% of the start of day balance are subject to penalties. Fees may reduce earnings. Additional deposits are permitted at any time prior to maturity. 12-month term.

SPECIAL SHARE CERTIFICATE PRODUCTS - TERMS & RATES

PRODUCT	Regular (Below \$100,000)		Jumbo (\$100,000 & Above)	
	Dividend Rate	APY	Dividend Rate	APY
Liquid Certificate ²	0.35%	0.35%	0.40%	0.40%