GenFed Financial Credit Union

Effective **November 1, 2026**

Rate Schedule for variable and fixed rate accounts.
This schedule is incorporated as part of the *Share Account Agreement* with GenFed Financial CU.
Additional terms, conditions, and disclosures are provided in the accompanying *Truth In Savings Disclosure* and *Fee Schedule* .

SHARE/SHARE DRAFT ACCOUNT TYPES	S#	APY	Dividend Rate	Dividend Compound Credited	Dividend Method	Dividend Period	Minimum Balance Open	Minimum Balance Earn Divd	Minimum Balance Avoid Fee	Limitations & Notes
PRIMARY SHARE ACCOUNT	S1	0.05%	0.05%	Quarterly	ADB*	Quarterly (A)	$25.00	$100.00	$500.00 (RP)	See (B) & (C) below
NEW CHRISTMAS CLUB	S32	0.10%	0.10%	Quarterly	ADB*	Quarterly (A)	$0.00	$100.00	Not Applicable	See (M)
ALL OTHER SHARE ACCOUNTS	Sx	0.05%	0.05%	Quarterly	ADB*	Quarterly (A)	$0.00	$100.00	Not Applicable	None
NO-FEE MONEY MARKET SAVINGS	S14	0.25%	0.25%	Monthly	DB*	Monthly (A)	$0.00	$2,000.00	Not Applicable	See (B) & (D) & (F)
(cont) NO-FEE MONEY MARKET SAVINGS	S14	0.40%	0.40%	Monthly	DB*	Monthly (A)	$0.00	$20,000.00	Not Applicable	
NO-FEE JUMBO MONEY MARKET SAVINGS	S15	0.65%	0.65%	Monthly	DB*	Monthly (A)	$0.00	$75,000.00	Not Applicable	See (B) & (F)
Premier Interest Checking	S51	0.05%	0.05%	Monthly	ADB*	Monthly (A)	$50.00	$0.00	$1,500.00	See (K)
(cont) Premier Interest Checking	S51	0.40%	0.40%	Monthly	ADB*	Monthly (A)	$50.00	$1,500.00	$1,500.00	See (K)
50+ Interest Checking	S52	0.05%	0.05%	Monthly	ADB*	Monthly (A)	$50.00	$0.00	Not Applicable	None
eInterest Plus Checking	S53	0.05%	0.05%	Monthly	ADB*	Monthly (A)	$50.00	$0.00	Not Applicable	See (L)
Business Interest Checking	S82	0.05%	0.05%	Monthly	ADB*	Monthly (A)	$50.00	$1,500.00	$1,500.00	None
IRA ACCUM. (NOT CD'S)	S20	0.05%	0.05%	Quarterly	ADB*	Quarterly (A)	$100.00	$100.00	Not Applicable	See (B)
HEALTH SAVINGS ACCOUNTS	S47	0.25%	0.25%	Quarterly	ADB*	Quarterly (A)	$0.00	$100.00	Not Applicable	See (B) & (G)
(cont) HEALTH SAVINGS ACCOUNTS		0.40%	0.40%	Quarterly	ADB*	Quarterly (A)	$0.00	$2,500.00	Not Applicable	See (B) & (G)
(cont) HEALTH SAVINGS ACCOUNTS		0.65%	0.65%	Quarterly	ADB*	Quarterly (A)	$0.00	$10,000.00	Not Applicable	See (B) & (G)

CERTIFICATE RATES	APY	Dividend Rate	Dividend Compound Credited	Dividend Method	Dividend Period	Minimum Balance Open	Minimum Balance Earn Divd	Minimum Balance Avoid Fee	Limitations & Notes
3 month	0.35%	0.35%	Monthly	Daily	Monthly	$500.00		Not Applicable	See (I) & (J)
6 month	4.50%	4.41%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
9 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
12 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
18 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
24 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
30 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
36 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
37 month [Bump-Up]	1.50%	1.49%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I)
48 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
57 month [Bump-Up]	1.50%	1.49%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I)
60 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)

***IRA* CERTIFICATE RATES**	APY	Dividend Rate	Dividend Compound Credited	Dividend Method	Dividend Period	Minimum Balance Open	Minimum Balance Earn Divd	Minimum Balance Avoid Fee	Limitations & Notes
3/6/9/37/57 month	NOT AVAIL								NOT AVAIL
12 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
18 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
24 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
30 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
36 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
48 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)
60 month	2.00%	1.98%	Monthly	Daily	Monthly	$1,000.00		Not Applicable	See (I) & (J)

*ADB = Average Daily Balance, *DB = Daily Balance, *RP = Total accumulation of all savings, checking, loans, and credit card balances. ***(A)** For example, the beginning date of the first period of the calendar year is January 1 and the ending date of such period is March 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the ending date of a dividend period, and for the example is March 31. ***(B)** During any month, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer or telephone order or instruction. If you exceed the transfer limitations set forth above in any month, your account will be subject to closure by the credit union or to a per item fee. See Fee Schedule. ***(C)** A service fee will be imposed on excessive withdrawals on this account. See Fee Schedule. ***(D)** The second dividend rate listed above will be paid only on the portion of your average daily balance that is $20,000.00 or above. The APY will decrease as noted above if the balance falls below $20,000.00. No earnings on either tier will be earned if the balance falls below $2,000.00. ***(E)** Dividends will be earned on the first day of deposit but will not be earned for the day of withdrawal. ***(F)** Minimum withdrawal amount is $500.00. ***(G)** The second dividend rate listed above will be paid only on the portion of your average daily balance that is $2,499.01 through $9,999.00. The third dividend rate listed above will be paid only on the portion of your average daily balance that is $9,999.01 or above. The APY will decrease as noted above if the balance falls below $2,499.01. No earnings on either tier will be earned if the balance falls below $100.00. ***(H)** The second dividend rate listed above will be paid only on the portion of your average daily balance that is $2,500.00 through $4,999.99. The third dividend rate listed above will be paid only on the portion of your average daily balance that is $5,000 or above. The APY will decrease as noted above if the balance falls below $2,500. ***(I)** After the account is opened, no deposits/withdrawals are permitted until the maturity date. ***(J)** Certificates automatically renew at maturity for same term at current market rate. ***(K)** The second dividend rate listed above will be paid on the entire balance when a minimum average daily balance of $1500 is maintained. ***(L)** Monthly direct deposit or automatic payment (ACH) required to earn dividends. ***(M)** 1 (one) fee free transaction per year. Additional transactions are $5.00 each. **NOTE**: EDUCATIONAL IRA ACCOUNTS HAVE ONLY A $500.00 MINIMUM BALANCE TO OPEN. **NOTE**: THE DIVIDEND RATE AND APY ARE FIXED AND WILL BE IN EFFECT FOR THE TERM OF THE ACCOUNT. **NOTE**: ALL DIVIDENDS ARE PAID FROM CURRENT INCOME AND AVAILABLE EARNINGS, AFTER REQUIRED TRANSFERS TO RESERVES AT THE END OF A DIVIDEND PERIOD.

- These rates and APYs were offered within the most recent seven calendar days and were accurate as of 11/01/2026. -

Please call your branch (Akron 330-784-5451, Antwerp 419-258-5151, Bryan 419-636-1053, Centralia 618-531-9524, Lorain 440-282-1660, Mt.Vernon 618-244-1077, Sheffield Lake 440-949-1782, Shelbyville 317-392-6230, Wadsworth North 330-336-3556, Wadsworth South 330-336-2150) for current rate information.

ACCOUNTS INSURED UP TO $500,000. American Share Insurance insures each account up to $250,000.

Excess Share Insurance Corporation provides up to an additional $250,000 of insurance per account. By members' choice, this institution is not federally insured.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.