ROGUE CREDIT UNION

CERTIFICATE & IRA RATE SCHEDULE

Experts say we should be saving 10 - 15% of our net income to plan for the future. We want to help you meet your personal financial goals. That's why we have a wide variety of programs designed specifically to meet your savings needs. By opening a Savers Certificate or IRA account, you can choose how much to invest and for what length of time. We appreciate your loyal membership and want you to know your participation impacts the success of YOUR credit union.

Account Rates and Terms		**Effective Date: 11/24/2026**
Minimum Opening Balance	$500 or More	
	Annual Percentage Yield	Dividend Rate
6 Month	4.25%	4.17%
12 Month	4.25%	4.17%
24 Month	4.25%	4.17%
30 Month Bump Rate	4.25%	4.17%
36 Month	4.25%	4.17%
48 Month	4.25%	4.17%
60 Month	4.25%	4.17%
72 Month	4.25%	4.17%

Add-on Certificates

This special certificate allows members to make deposits at any time and for any dollar amount during the term of the certificate.

	Minimum Opening Balance	Annual Percentage Yield	Dividend Rate
Small Savers 12 Month	$100 or More	4.25%	4.17%

ALL DIVIDENDS ARE COMPOUNDED AND CREDITED MONTHLY.

This Rate Schedule sets forth certain conditions and rates applicable to your certificate accounts at this time. The credit union may offer other rates or amend the rates contained within this schedule from time to time. Rates may vary based on location. Each account holder agrees to the terms set forth on this Rate Schedule and acknowledges that it is a part of the Membership and Account Agreement.

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CERTIFICATE ACCOUNTS TRUTH-IN-SAVINGS DISCLOSURE

Except as specifically described, the following disclosures apply to all of the accounts:

1. Rate Information. The Dividend Rates and Annual Percentage Yields on your accounts are set forth above. The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the Account.
2. Compounding and Crediting. Dividends will be compounded and credited as set forth above. The Dividend Period begins on the first calendar day of the month and ends on the last calendar day of the month. You may elect to have dividends transferred to another account.
3. Balance Information. The minimum balances required to open each account are set forth on the front. Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.
4. Accrual of Dividends. Dividends begin to accrue on cash and noncash (e.g. checks) deposits on the business day you make the deposit to your account.
5. Add-On Certificate Features. The Small Saver's Certificate can be added on to at any time and for any dollar amount.
6. Maturity. Your account will mature on the maturity date set forth on your Account Receipt or Renewal Notice.
7. Early Withdrawal Penalty. We may impose a penalty if you withdraw any of the principal before the maturity date.
   a. Amount of Penalty. The amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: 12 months or less—90 days dividends; 13 to 47 months—180 days dividends; 48+ months or more—360 days dividends.
   b. 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.
   c. 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: (i) when an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction; or (ii) the result of liquidation of the credit union. Certificate must be open at least 7 days to waive early withdrawal penalty.
8. Renewal Policy. All accounts are automatically renewable accounts. Your account will automatically renew for another term upon maturity, and you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For any certificate account, you can elect to have a nonrenewable account, where upon maturity your balance will be transferred to another account.
9. Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.
10. Transaction Limitations. After your account is opened, you may not withdraw accrued, un-credited dividends. The rates appearing in this Schedule are accurate and effective for Certificate Accounts as of the Effective Date shown on the front. If you have any questions or require current rate information on your accounts, please call the Credit Union at (541) 858-7328.
11. Bump Rate Option. Our Bump Rate CD currently features a Rate Increase Option that allows you to increase your interest rate and Annual Percentage Yield (APY) one time during the term of the CD if our applicable interest rates increase during the CD term. If you choose to exercise the Rate Increase Option, the new interest rate and APY for the remaining term of your Bump Rate CD will be determined as follows:
    a. If we are offering a Bump Rate CD on the date of your rate increase request, your new interest rate and APY will be equal to either: (i) the interest rate and APY for our current Bump Rate CD with the same maturity term as your existing Bump Rate CD if we are offering a Bump Rate CD with the same term as your existing Bump Rate CD; or (ii) the interest rate and APY for our current Bump Rate CD with the next shorter term if we are not offering a Bump Rate CD with the same term as your existing Bump Rate CD; or
    b. If we are not offering a Bump Rate CD on the date of your rate increase request, your new interest rate and APY will be equal to the interest rate and APY for the CD we are offering at that time with a minimum balance requirement corresponding to your Bump Rate CD and a term closest to (but shorter) than the term of your Bump Rate CD. We will not provide any notice to you when our interest rates change but our current rates are always available at roguecu.org/rate-page.

    If at any time during the term of your Bump Rate CD you want to exercise the Rate Increase Option, please call us at 800.856.7328, chat with us online or stop by your local branch. If you call us after the cut-off time or on a non-Business Day, the interest rate and APY in effect on the following Business Day, which may have changed, will be applied to your Bump Rate CD. THE DATE ON WHICH YOU CHOOSE TO USE THE RATE INCREASE OPTION COULD IMPACT, POSITIVELY OR NEGATIVELY, THE TOTAL EARNINGS ON YOUR CD. THE AVAILABILITY OF THE RATE INCREASE OPTION NEITHER IMPLIES NOR GUARANTEES THAT OUR INTEREST RATES WILL INCREASE DURING THE TERM OF ANY BUMP RATE CD.