

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS & FEES				ACCOUNT LIMITATIONS & NOTES
	Dividend Rate / APY ¹	Dividends Compound	Dividends Credited	Dividend Period	Minimum Opening Deposit	Monthly Service Fee	Minimum Balance to Earn Stated APY	Method to Calculate Dividends	
Membership Share (Savings)	0.03% / 0.03%	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$2.00	\$0.01	Average Daily Balance	Required membership account. \$2.00 monthly fee unless enrolled in eStatements.
Club	0.03% / 0.03%	Monthly	Monthly	Monthly (Calendar)	\$0.00	N/A	\$0.01	Average Daily Balance	Additional savings accounts for a variety of savings purposes.
Non-Profit Share (Savings) ²	\$0-\$99,999: 0.249% / 0.25% \$100,000+: 0.03% / 0.03%	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$2.00	\$0.01	Average Daily Balance	For 501(c)(3) non-profits only. \$2.00 monthly fee unless enrolled in eStatements.
Money Market	\$0-\$9,999: 0.035% / 0.035% \$10,000-\$24,999: 0.05% / 0.05% \$25,000-\$49,999: 0.05% / 0.05% \$50,000-99,999: 0.125% / 0.125% \$100,000+: 0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	\$5.00	N/A	\$0.01	Average Daily Balance	Savings account with tiered dividends based on deposited funds.
Fresh Start Checking	N/A	N/A	N/A	N/A	\$0.00	\$10.00	N/A	N/A	Second chance account for members with damaged credit and/or ChexSystems record.
Flex Checking ³	Standard: N/A Debit Tier: \$0-5,000: 1.489% / 1.50% Credit Tier: \$0-15,000: 2.959% / 3.00%	Monthly	Monthly	Monthly (Calendar)	\$0.00	N/A	\$0.01	Average Daily Balance	To earn stated APY requires 15 PWCU debit transactions (Debit Tier) or 15 PWCU credit transactions (Credit Tier), as well as enrollment in Online Banking, eStatements, and a minimum direct deposit of \$500 each month (28th of previous - 27th of current month). ²

Certificate Type	Duration	Deposit Amount	Dividend	APY ¹	Balance Method	Dividends Compound	Dividends Credited	Early Withdrawal Penalty
Regular Share Certificate	12 Months	\$500 - \$200,000	0.249%	0.25%	Average Daily Balance	Monthly	Monthly	< 12 Months to Maturity 60 Days of Dividends ≥ 12 Months to Maturity 180 Days of Dividends
	24 Months		0.399%	0.40%				
	36 Months ⁴		0.448%	0.45%				
	48 Months ⁴		0.498%	0.50%				
	60 Months ⁴		0.548%	0.55%				
Save to Win Certificate ⁵	12 Months	\$25 Minimum	0.249%	0.25%				

1. APY = Annual Percentage Yield. The APY 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. All deposit rates terms and fees, if applicable, including certificates of deposit, are subject to change at any time without notice. 2. For qualifying 501(c)(3) non-profit organizations only. Subject to verification. 3. To earn stated Flex Checking Dividend Rate/APY, member must meet outlined requirements for the month to be eligible. Members may only qualify for one of the stated rates above each month, whichever is highest. Transactions for Point West credit/debit cards must post between 28th of prior month and 27th of current month to qualify. Visa credit card loan subject to credit approval. 4. Specified certificate allows one (1) additional deposit and one (1) rate bump during the certificate term. Bumped rate will only apply to dividends accrued on the currently deposited funds through the remainder of the maturity term. 5. Participating members may deposit unlimited funds in a Qualifying Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set for in the Official Account & Prize Entry Rules. **Federally insured by NCUA.**