

BUSINESS DIVIDEND RATES Certificate, Savings & Checking Accounts

BUSINESS TERM CERTIFICATES

10/22/2025

BUSINESS SPECIALS

| | | Balance | Dividend Rate | APY |
|---|-----------------------|---------------------|---------------|-------|
| 4-Month Certificate | New Money* | \$500-\$1,000,000 | 4.17% | 4.25% |
| Offer for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household. | | | | |
| 4-Month Certificate | Existing Money | \$500-\$1,000,000 | 3.93% | 4.00% |
| Offer for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household. | | | | |
| 10-Month Certificate | | \$2,000-\$1,000,000 | 3.64% | 3.70% |
| Offer for limited time. Subject to end at any time. \$1,000,000 combined promo certificate max placement per household. | | | | |

BUSINESS CERTIFICATE ACCOUNTS

| | \$2,000-\$9,999 | | \$10,000-\$99,999 | | \$100,000+ | |
|----------|-----------------|-------|-------------------|-------|---------------|-------|
| Term | Dividend Rate | APY | Dividend Rate | APY | Dividend Rate | APY |
| 3 month | 2.67% | 2.70% | 2.72% | 2.75% | 2.76% | 2.80% |
| 6 month | 3.40% | 3.45% | 3.45% | 3.51% | 3.49% | 3.55% |
| 12 month | 3.30% | 3.35% | 3.35% | 3.40% | 3.40% | 3.45% |
| 18 month | 2.42% | 2.45% | 2.47% | 2.50% | 2.52% | 2.55% |
| 24 month | 2.42% | 2.45% | 2.47% | 2.50% | 2.52% | 2.55% |
| 36 month | 1.93% | 1.95% | 1.98% | 2.00% | 2.03% | 2.05% |
| 48 month | 1.93% | 1.95% | 1.98% | 2.00% | 2.03% | 2.05% |
| 60 month | 1.93% | 1.95% | 1.98% | 2.00% | 2.03% | 2.05% |

BUSINESS SAVINGS AND CHECKING

BUSINESS SAVINGS AND CHECKING ACCOUNTS

| | Minimum Balance | Dividend Rate | APY |
|--|--------------------|---------------|-------|
| Business Savings | \$0 | 0.03% | 0.03% |
| Business Special Rate Savings (1) | | 2.23% | 2.25% |
| Business Standard Checking | | 0.00% | 0.00% |
| Business Dividend Checking | \$0-\$9,999 | 0.00% | 0.00% |
| | \$10,000-\$24,999 | 0.03% | 0.03% |
| | \$25,000-\$49,999 | 0.03% | 0.03% |
| | \$50,000 and above | 0.03% | 0.03% |

(1) Special Rate Savings Account: \$1,000 minimum opening balance.

BUSINESS MONEY MARKET ACCOUNTS

| | Minimum Balance | Dividend Rate | APY |
|--|----------------------|---------------|-------|
| | \$0 to \$2,499 | 0.00% | 0.00% |
| | \$2,500 to \$9,999 | 0.03% | 0.03% |
| | \$10,000 to \$24,999 | 0.03% | 0.03% |
| | \$25,000 to \$49,999 | 0.03% | 0.03% |
| | \$50,000 to \$99,999 | 0.05% | 0.05% |
| | \$100,000 and above | 0.05% | 0.05% |

APY=Annual Percentage Yield. All rates and yields are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice.

Certificate accounts with a specific term earn the opening APY until the end of the term, unless otherwise specified. All certificate APYs assume dividends remain on deposit until maturity. Withdrawals, penalties and fees may reduce principal and earnings. Penalties will apply for early withdrawals. All rates, terms, services and conditions are subject to change without notice. Certificate will automatically renew into like term at the prevailing dividend rate.

*New Money includes funds that are not, and have not recently been, on deposit with Mission Fed. New Money must have been deposited within the last 7 calendar days and must be at least 50% of the opening balance to qualify for 'New Money' rate.

Federally insured by NCUA



858.524.2850 or 800.500.6328 | MissionFed.com