



**Consumer Dividend Rate Schedule
January 5, 2026**

Checking			
Product	Balance Details	Dividend Rate/APY*	
		Tier 1	Tier 2
Peak High Yield Checking¹	When qualifications are met:		
	Up to \$25,000	2.96%/3.00%	4.89%/5.00%
	Over \$25,000	1.00%/1.00%	1.00%/1.00%
	When qualifications are not met:		
	Entire balance	0.05%/0.05%	0.05%/0.05%

Savings		
Product	Balance Details	Dividend Rate/APY*
Peak Saver¹	When qualifications are met:	
	Up to \$100,000	3.93%/4.00%
	Over \$100,000	1.00%/1.00%
	When qualifications are not met:	
	Entire balance	0.05%/0.05%
Savings Shares	\$100+	0.05%/0.05%
IRA Shares²	\$100+	0.05%/0.05%
Level Up Savings³	0 Qualifying Loans	0.05%/0.05%
	1 Qualifying Loans	1.00%/1.00%
	2 Qualifying Loans	1.98%/2.00%
	3 Qualifying Loans	2.96%/3.00%
	4 Qualifying Loans	3.93%/4.00%
	5+ Qualifying Loans	4.89%/5.00%

Money Market Savings & Super Investor Money Market IRA Savings²	
Balance Range	Dividend Rate/APY*
\$0 - \$999.99	0.15%/0.15%
\$1,000 - \$9,999.99	0.15%/0.15%
\$10,000 - \$24,999.99	0.25%/0.25%
\$25,000 - \$49,999.99	0.30%/0.30%
\$50,000 - \$99,999.99	0.35%/0.35%
\$100,000 - \$149,999.99	1.19%/1.20%
\$150,000.00 - \$249,999.99	1.29%/1.30%
\$250,000.00 and up	1.39%/1.40%

Minimum of \$1,000 deposit required for account opening.

Promotional Share Certificates		
Term	Share Certificates Dividend Rate/APY*	IRA ² (Traditional & Roth) Dividend Rate/APY*
7-month	3.20%/3.25%	3.20%/3.25%
13-month	2.96%/3.00%	2.96%/3.00%
19-month	2.96%/3.00%	2.96%/3.00%

Share Certificates		
Term	Share Certificates Dividend Rate/APY*	IRA ² (Traditional & Roth) Dividend Rate/APY*
3-month	1.00%/1.00%	1.09%/1.10%
6-month	2.57%/2.60%	2.67%/2.70%
12-month	2.47%/2.50%	2.57%/2.60%
12-month Youth Add-On	2.47%/2.50%	2.57%/2.60%
18-month	2.13%/2.15%	2.23%/2.25%
24-month	2.03%/2.05%	2.13%/2.15%
36-month	2.03%/2.05%	2.13%/2.15%
48-month	1.98%/2.00%	2.08%/2.10%
60-month	1.98%/2.00%	2.08%/2.10%
12-month Save to Win⁴	2.37%/2.40%	Not applicable

Minimum of \$500 deposit required for account opening for Share Certificates and IRA Share Certificates.
Minimum of \$25 deposit required for account opening for Save To Win
Youth certificates available for terms 3-60 months with a minimum deposit of \$100.

*APY = Annual Percentage Yield. Rates, terms, and conditions are subject to change. Fees may reduce earnings.
An adult must accompany a minor as a joint account owner on any minor accounts.

Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends are compounded monthly and will be credited monthly. Accrued dividends will not be paid to any account closed prior to the end of the period.

Peak High Yield Checking/Peak Saver: Peak Saver must be linked to an open Peak High Yield Checking account, Minimum opening balance of \$25 required for Peak High Yield Checking account. APY assuming a maximum of \$25,000 in 2nd tier. Peak High Yield Checking rewards will be credited to your Peak Saver account on the last day of the monthly statement cycle. If qualifications are not met on Peak High Yield Checking, all balances in the Peak Saver earn .05% APY. Refunds on ATM surcharges nationwide up to \$25 per qualification cycle. **Qualifications: Tier 1:** Conduct 12 debit card transactions that post and clear per qualification cycle and sign up for eStatements (valid email address required). **Tier 2:** Conduct 25 debit card transactions that post and clear per qualification cycle and sign up for eStatements (valid email address required).

Savings Shares require \$100 minimum daily balance to earn dividends. Other savings may not require a minimum balance to earn dividends.

IRA: Accrued dividends will not be paid to any account closed prior to the end of the period. Qualifying Credit Union IRA accounts are insured up to \$500,000 (\$250,000 through NCUA, and \$250,000 through Excess Share Insurance). Deposit/withdrawal restrictions may apply. IRA Certificates cannot be withdrawn and moved into a non-IRA product without potential penalties from the Internal Revenue Service. Check with your tax advisor for specific IRS rules, advice, and tax deductibility on your IRA. For details, please contact the Credit Union at 360.357.9911 or 1.800.258.3115.

Level Up Savings:

- The dividend rate is determined by the number of qualifying loans held on the last day of the prior month. During the month in which the account is opened, the account will earn the "No qualifying loans" dividend rate until the end of the month. Beginning on the 1st day of the following month, the rate associated with the number of qualifying loans will take effect and earned for the remainder of the month. Additionally, when an additional qualifying loan is opened, the Level Up rate will be updated the 1st day of the month following the month the qualifying loan was opened. Dividend earned
- Qualifying loans include consumer loans (excluding Upstart Loans) in good standing with balances over \$10,000 and up to one (1) mortgage loan per tax reporting owner on the last day of the prior month; up to five (5) qualifying loans.

Accrued dividends will not be paid to any account closed prior to the end of the period.

Share Certificates: The Annual Percentage Yield on Share Certificates assumes dividends will remain on deposit until maturity. A penalty may be imposed for early withdrawal and will impact earnings on the account. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. Dividends are compounded monthly and will be credited monthly. You must be a credit union member to qualify. Upon maturity, your non-promotional certificate will automatically renew at the current rate if not closed. A grace period of 7 days applies.

Promotional Share Certificates: The 7,13, and 19-month promotional rate terms will revert to the non-promotional 6,12, and 18-month terms, respectively, upon maturity. A grace period of 7 days applies.

Save to Win: 12-month term only, see Official Account and Prize Entry Rules for full details. Must be 18 or over. A grace period of 7 days after maturity applies.

The terms applicable to your Share Accounts at Peak Credit Union are provided in the Membership and Account Agreement.

Peak Credit Union is Federally Insured by the National Credit Union Administration