

ACCOUNT DISCLOSURE RATE SUPPLEMENT

INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements And Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

☒ **New Account**

☐ **Request for Information**

EFFECTIVE DATE: 06/02/2025

	VARIABLE RATE			
Account Type	BALANCE	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE	
Primary Share(1)		<u>0.10 %</u>	<u>0.10 %</u>	
Club Share(1)		<u>0.10 %</u>	<u>0.10 %</u>	
HSA Checking(1)		<u>0.10 %</u>	<u>0.10 %</u>	
Lagniappe Checking(1)(2)	Less than \$10,000.00	<u>5.25 %</u>	<u>5.13 %</u>	
	\$10,000.00 & Greater	<u>0.05 %</u>	<u>0.05 %</u>	
Lagniappe Lite Checking(1)(2)	Less than \$10,000.00	<u>4.00 %</u>	<u>3.93 %</u>	
	\$10,000.00 & Greater	<u>0.05 %</u>	<u>0.05 %</u>	
Money Market(1)(3)	\$2,500.00 - \$4,999.99	<u>0.15 %</u>	<u>0.15 %</u>	
	\$5,000.00 - \$24,999.99	<u>0.15 %</u>	<u>0.15 %</u>	
	\$25,000.00 - \$49,999.99	<u>0.20 %</u>	<u>0.20 %</u>	
	\$50,000.00 - \$99,999.99	<u>0.20 %</u>	<u>0.20 %</u>	
	\$100,000.00 & Greater	<u>0.25 %</u>	<u>0.25 %</u>	
IRA Share(1)		<u>0.10 %</u>	<u>0.10 %</u>	
	FIXED RATE			
Account Type	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Standard Term Share Certificate (Non-Compounding)(4)	<u>\$ 500.00</u>	91 Day	<u>3.60 %</u>	<u>3.60 %</u>
	<u>\$ 500.00</u>	182 Day	<u>3.72 %</u>	<u>3.72 %</u>
	<u>\$ 500.00</u>	12 Month	<u>3.94 %</u>	<u>3.94 %</u>
	<u>\$ 1,000.00</u>	18 Month	<u>3.80 %</u>	<u>3.80 %</u>
	<u>\$ 1,000.00</u>	24 Month	<u>3.70 %</u>	<u>3.70 %</u>
	<u>\$ 1,000.00</u>	36 Month	<u>3.50 %</u>	<u>3.50 %</u>
	<u>\$ 1,000.00</u>	48 Month	<u>3.50 %</u>	<u>3.50 %</u>
	<u>\$ 1,000.00</u>	60 Month	<u>3.50 %</u>	<u>3.50 %</u>
	<u>\$ 1,000.00</u>	72 Month	<u>3.50 %</u>	<u>3.50 %</u>
Jumbo Term Share Certificate (Non-Compounding)(4)	<u>\$ 100,000.00</u>	91 Day	<u>3.60 %</u>	<u>3.60 %</u>
	<u>\$ 100,000.00</u>	182 Day	<u>3.72 %</u>	<u>3.72 %</u>
	<u>\$ 100,000.00</u>	12 Month	<u>3.94 %</u>	<u>3.94 %</u>
	<u>\$ 100,000.00</u>	18 Month	<u>3.80 %</u>	<u>3.80 %</u>
	<u>\$ 100,000.00</u>	24 Month	<u>3.70 %</u>	<u>3.70 %</u>
	<u>\$ 100,000.00</u>	36 Month	<u>3.50 %</u>	<u>3.50 %</u>

Account Type	FIXED RATE (continued)			
	MINIMUM BALANCE REQUIREMENTS	TERM	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Standard Term Share Certificate (Quarterly-Compounding)(4)	\$ 500.00	30 Day	3.55 %	3.49 %
	\$ 500.00	91 Day	3.65 %	3.60 %
	\$ 500.00	182 Day	3.75 %	3.72 %
	\$ 500.00	7 Month	3.75 %	3.72 %
	\$ 500.00	9 Month	4.20 %	4.18 %
	\$ 500.00	12 Month	4.00 %	3.94 %
	\$ 1,000.00	18 Month	3.85 %	3.80 %
	\$ 1,000.00	24 Month	3.75 %	3.70 %
	\$ 1,000.00	36 Month	3.55 %	3.50 %
	\$ 1,000.00	48 Month	3.55 %	3.50 %
	\$ 1,000.00	60 Month	3.55 %	3.50 %
	\$ 1,000.00	72 Month	3.55 %	3.50 %
Jumbo Term Share Certificate (Quarterly-Compounding)(4)	\$ 100,000.00	91 Day	3.65 %	3.60 %
	\$ 100,000.00	182 Day	3.75 %	3.72 %
	\$ 100,000.00	12 Month	4.00 %	3.94 %
	\$ 100,000.00	18 Month	3.85 %	3.80 %
	\$ 100,000.00	24 Month	3.75 %	3.70 %
	\$ 100,000.00	36 Month	3.55 %	3.50 %
Bump & Jump Term Share Certificate (Quarterly-Compounding)(4)	\$ 1,000.00	30 Month	3.00 %	2.97 %

- (1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 06/02/2025. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.
- (2) Only the deposited funds that comprise each tier earn the rate for that tier at the end of the day.
- (3) All deposited funds earn the rate for the tier that reflects the daily balance at the end of the day.
- (4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (888) 769-8841.