

*APY=Annual Percentage Yield. Rates, rewards, terms, and conditions are variable and subject to change without notice to you. APYs are accurate as of 11/01/2026 and are calculated based on an assumed $140,000 balance with a 31-day statement cycle. Fees may reduce earnings. Minimum to open: $50. The aggregate net of purchases and returns will be used to determine reward earnings. Rewards less than a penny cannot be distributed. The advertised Liberty+ APY is based on non-compounding dividends. If the account is closed before rewards are credited, you will forfeit the rewards. eStatements and a net direct deposit of $1,000+ per cycle are required. Liberty+ Multi-Level Rewards if qualifications are met: Platinum: 5.50% APY on balances up to $40,000; 0.15% on amounts over $40,000 (resulting APY: 5.50%–1.68%). Gold: 5.00% APY up to $40,000; 0.15% on excess (APY: 5.00%–1.54%). Silver: 4.50% APY up to $40,000; 0.15% on excess (APY: 4.50%–1.39%). If qualifications aren't met, all balances earn 0.05% APY. To Qualify for Rewards: (1) Meet spending thresholds: $3,000 (Platinum+), $2,000 (Gold+), or $1,000 (Silver+) on the Liberty First Credit Union credit card. Silver+ also qualifies with 16+ credit card transactions of $8+ each; (2) Primary Member enrolls and logs into Online Banking each cycle. Transactions must post and settle within the Monthly Qualification Cycle. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. Transactions may take one or more banking days from the date the transaction was made to post to and settle the account. ATM transactions and transfers between accounts do not count. Liberty First Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use, and transition those that are not to a new account type. Liberty First Credit Union cannot be responsible for how merchants route transactions. Limit of one account per household. A $6.95 monthly subscription fee applies. Visit www.libertyfirstcu.com for complete terms and disclosures. Federally insured by NCUA. **Calculated based on an assumed $40,000 balance with a 31-day statement cycle and earning interest of 5.50% APY.