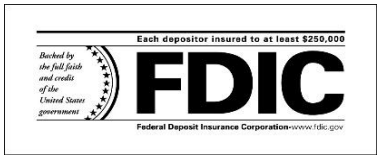
UNION FEDERAL'S SAVINGS PROGRAM

RATES EFFECTIVE 11/11/26

TYPE OF ACCOUNT	Interest Rate	Annual Percentage Yield	Minimum Balance
Checking Accounts			
MyChoice Checking	0.00%	0.00%	$0.00
Student Checking	0.00%	0.00%	$0.00
Standard Checking	0.05%	0.05%	$200.00
55-Plus Checking	0.05%	0.05%	$0.00
VIP Checking	0.05%	0.05%	$200.00
(Tiered rate if balance is over $2,500)	0.10%	0.10%	$200.00
(If aggregate non-retirement balances >$100,000	0.25%	0.25%	$200.00
Business Checking	0.00%	0.00%	Varies
Insured Money Market	0.05%	0.05%	$200.00
(Tiered rate if balance is over $2,500)	0.10%	0.10%	$200.00
Health Savings Account (HSA)			
(Rate and APY for each balance tier)	0.05%	0.05%	$50.00
	0.10%	0.10%	$5,000.00
	0.15%	0.15%	$10,000.00
Individual Retirement Accounts (new tax contributions allowed)			
18 Month IRA CD	2.75%	2.78%	$200.00
24 Month IRA CD	3.10%	3.14%	$200.00
30 Month IRA CD	3.00%	3.03%	$200.00
48 Month IRA CD	3.00%	3.03%	$200.00

The "Truth In Savings Act", a part of the FDIC Improvement Act of 1991, became effective June 21, 1993. You may request a disclosure from any Union Federal office stating the terms, fees, and rate information on any account. Certificate accounts have a substantial penalty for early withdrawal. For variable rate accounts, rates may change after an account is opened. Withdrawals, fees, and other conditions could reduce the earning on the account. Annual Percentage Yields are effective as of the date listed above and may change without notice.



UNION FEDERAL'S SAVINGS PROGRAM

RATES EFFECTIVE 11/11/26

TYPE OF ACCOUNT	Interest Rate	Annual Percentage Yield	Minimum Balance
Savings & Certificate of Deposit Accounts			
Savings	0.10%	0.10%	$100.00
	If primary account holder is under 21 years old, there is no minimum balance		
Christmas Club	0.10%	0.10%	$0.00
3 Month Certificate	1.00%	1.00%	$200.00
180 TO 364 Day Certificate	2.00%	2.01%	$200.00
10 Month Certificate	2.00%	2.00%	$200.00
11 Month Certificate	2.00%	2.00%	$200.00
1 Year Certificate	2.75%	2.75%	$200.00
15 Month Certificate	2.75%	2.78%	$200.00
18 Month Certificate	2.75%	2.78%	$200.00
20 Month Certificate	3.00%	3.03%	$200.00
20 Month Tiered Certificate	3.10%	3.14%	$20,000.00
	If balance drops below $20,000, account will pay 20 Month CD rate		
2 Year Certificate	3.10%	3.14%	$200.00
30 Month Certificate	3.00%	3.03%	$200.00
4 Year Fixed Rate Certificate	3.00%	3.03%	$200.00
4 Year Variable Rate Certificate	4.46%	4.54%	$200.00
5 Year Certificate	3.00%	3.03%	$200.00
Specials:			

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