

## DIVIDENDS/INTEREST RATES

(Are subject to change at any time without notice)

### REGULAR SHARE ACCOUNTS

Regular and Christmas Club Share Accounts

| AMOUNT            | DIVIDENDS (1) | APY*  |
|-------------------|---------------|-------|
| \$5-\$2,999       | 1.35%         | 1.36% |
| \$3,000-\$9,999   | 1.40%         | 1.41% |
| \$10,000-\$49,999 | 1.45%         | 1.46% |
| \$50,000 o más    | 1.50%         | 1.51% |

(1) Paid quarterly. Rates apply from October 1st to December 31st, 2024. Rates for the following quarters may vary.

### CHECKING ACCOUNT

Regular Checking Accounts

| AMOUNT            | DIVIDENDS (2) | APY* |
|-------------------|---------------|------|
| \$5-\$2,999       | .05%          | .05% |
| \$3,000-\$9,999   | .05%          | .05% |
| \$10,000-\$49,999 | .05%          | .05% |
| \$50,000 o más    | .05%          | .05% |

(2) Paid monthly. Effective on July 1st, 2020.

### SHARE CERTIFICATE RATES

| TERM     | DIVIDENDS (3) | APY*  |
|----------|---------------|-------|
| 6 months | 1.98%         | 2.00% |
| 1 year   | 3.44%         | 3.50% |
| 2 years  | 3.06%         | 3.10% |
| 3 years  | 2.96%         | 3.00% |
| 4 years  | 2.86%         | 2.90% |
| 5 years  | 2.76%         | 2.80% |

(3) Rates effective on December 23, 2024.

### LOANS

| LOAN TYPE        | APR (4)   |
|------------------|---|
| Personal Loans   | From 4.99% APR up to 18.00% APR                               |
| Green Loans      | From 4.89% APR up to 18.00% APR                               |
| New Auto Loan    | From 2.99% APR up to 18.00% APR                               |
| Used Auto Loan   | From 3.99% APR up to 18.00% APR                               |
| Line of Credit   | 10% APR   |
| MasterCard       | From 8.99% APR up to 18.00% APR                               |
| Secured Loans    | 2.00% APR over the last dividends paid to your shares account |
| Motorcycle Loans | From 10.89% APR up to 18.00% APR                              |
| Boat Loans       | From 10.89% APR up to 18.00% APR                              |
| Mortgage Loans   | For interest rates please call extension 5262                 |
| Land Loans       | For interest rates please call extension 5262                 |

(4) Your qualifying rate Will be based on your credit score and loan term. Rates are subject to change at any time.

\*APY (annual percentage yield) means a percentage rate reflecting the total amount of dividends/ interest paid on an account based on the dividends/interest and the frequency of compounding for a 365-day period. The dividend rate and annual percentage yield (APY) may change at any time, at the discretion of the BOD. Certificate rates are fixed for the term of the instruments, unless otherwise disclosed. Dividends rates are computed using the daily balance method, which applies a daily periodic rate to the full amount of principal available in the Account each day. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

**Deposits federally insured by NCUA. Rev. January 2, 2025.**