

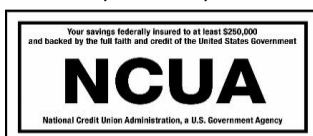


Rate Schedule

Rates Effective: November 1, 2021

TYPE OF ACCOUNT	MINIMUM AVERAGE DAILY BALANCE TO OPEN AND OBTAIN APY	COMPOUNDING	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
SHARES Regular	\$5.00 to open \$100.00 to earn dividends	MO	0.05%	0.05%
SHARES Round Up High Yield	\$0 to \$1,000 Over \$1,000	MO	3.00% 0.05%	3.04% 0.05%
SHARES Pyramid Plus (requires checking or under 18)	\$5.00 to open \$100.00 to earn dividends	MO	0.05%	0.05%
SHARES Smart Money (1 withdrawal per quarter or fee)	\$5.00 to open	MO	0.05%	0.05%
CHECKING Share Draft		MO	0.00%	0.00%
MONEY MARKET	\$1,000.00 Tier 1 \$10,000.00 Tier 2 \$25,000.00 Tier 3 \$90,000.00 Tier 4 \$175,000.00 Tier 5	MO MO MO MO MO	0.10% 0.10% 0.15% 0.25% 0.40%	0.10% 0.10% 0.15% 0.25% 0.40%
IRA ACCOUNTS Traditional, Roth & Educational	\$5.00 to open	MO	0.70%	0.70%
SHARE CERTIFICATES* or IRA CERTIFICATES	\$500 minimum	TERM 6 MONTHS 1 YEAR 2 YEARS 3 YEARS 4 YEARS 5 YEARS	0.30% 0.40% 0.50% 0.60% 0.80% 0.80%	0.30% 0.40% 0.50% 0.60% 0.80% 0.80%
*Early withdrawal penalty applies.	Dividends are compounded and paid quarterly			
SHARE CERTIFICATE* GOAL	\$25 to \$1,000 Over \$1,000	1 YEAR	2.00% 0.05%	2.015% 0.05%
*Early withdrawal penalty applies.	Dividends are compounded and paid quarterly			

Federally insured by NCUA



This Rate Schedule sets forth the rates applicable to Regular Share savings, Share Draft checking, Money Market, Smart Money, Individual Retirement and Share Certificate accounts at Pyramid Federal Credit Union. This schedule is incorporated as part of your account agreement with Pyramid Federal Credit Union. Rates, fees and terms are accurate and effective as of the effective date indicated and change from time to time.