CommonWealthONE
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P.O. Box 9997 ▯ Alexandria, VA 22304
(703) 823-5211▯ (800) 424-3334 ▯ www.cofcu.org

Savings Rates

Rates Effective October 8, 2025

Savings Accounts	Balance Tiers (Portion of Balance)	APY* Range	Rate
Share Savings	$0 but less than $2,500.00	0.05%	0.05%
	$2,500.00 but less than $10,000.00	0.05% - 0.07%	0.07%
	$10,000.00 but less than $25,000.00	0.07% - 0.07%	0.08%
	$25,000.00 but less than $50,000.00	0.07% - 0.08%	0.09%
	$50,000.00 and over	0.08% - 0.10%	0.10%
Kasasa Saver® (Tiered rates available only if account qualifications met, otherwise the Default Rate applies)	$0 but less than $100,000.01 $100,000.01 and over Default Rate, all balances	2.00% 1.25% - 2.20% 0.05%	1.982% 0.49886% 0.05%
Holiday Club &Vacation Club	$0 but less than $2,500.00	0.05%	0.05%
	$2,500.00 but less than $10,000.00	0.05% - 0.07%	0.07%
	$10,000.00 but less than $25,000.00	0.07% - 0.07%	0.08%
	$25,000.00 but less than $50,000.00	0.07% - 0.08%	0.09%
	$50,000.00 and over	0.08% - 0.10%	0.10%
IRA/Coverdell Share Savings†	$0 but less than $2,500.00	0.05%	0.05%
	$2,500.00 but less than $10,000.00	0.05% - 0.07%	0.07%
	$10,000.00 but less than $25,000.00	0.07% - 0.07%	0.08%
	$25,000.00 but less than $50,000.00	0.07% - 0.08%	0.09%
	$50,000.00 and over	0.08% - 0.10%	0.10%
Youth Savings Account	$0 but less than $1,000.00	2.10%	2.10%
	$1,000.00 but less than $10,000.00	0.05% - 0.07%	0.07%
	$10,000.00 but less than $25,000.00	0.07% - 0.07%	0.08%
	$25,000.00 but less than $50,000.00	0.07% - 0.08%	0.09%
	$50,000.00 and over	0.08% - 0.10%	0.10%
Consumer/Personal Checking Accounts	**Balance Tiers (Portion of Balance)**	**APY* Range**	**Rate**
Kasasa Cash® (Rate available only if account qualifications are met, otherwise the Default Rate applies)	$0 but less than $30,000.01 $30,000.01 and over Default Rate, all balances	5.50% 5.50% - 1.65% 0.05%	5.366% 0.49886% 0.05%
Kasasa Cash Back® (Rate available only if account qualifications are met, otherwise the Default Rate applies)	4.00% Cash Back on transactions up to $200, maximum $8 per month Default Rate, 0% Cash Back		
Kasasa Eats® (Rate available only if account qualifications are met, otherwise the Default Rate applies)	4.00% Cash Back on transactions up to $300, maximum $12 per month Default Rate, 0% Cash Back		
Relationship Plus Checking – Average daily balance of $10,000 must be maintained to earn dividends	0.05%	0.05%	
Money Management	**Balance Tiers (Portion of Balance)**	**APY* Range**	**Rate**
Money Management	$0.00 but less than $2,500.00	0.15%	0.15%
	$2,500.00 but less than $10,000.00	0.15% - 0.23%	0.25%
	$10,000.00 or more	0.23% - 0.35%	0.35%
Money Management Plus†	$0.00 but less than $25,000.00	0.35%	0.35%
	$25,000.00 but less than $50,000.00	0.35% - 0.40%	0.45%
	$50,000.00 or more	0.40% - 0.55%	0.55%
Share Certificate or IRA/Coverdell Education Share Certificate†	**Minimum Deposit**	**APY***	**Rate**
6 month	$500	3.96%	3.90%
12 month	$1,000	3.75%	3.70%
15 month	$50[1]	2.32%	2.30%
18 month	$1,000	3.60%	3.55%
24 month	$1,000	3.49%	3.45%
36 month	$1,000	3.39%	3.35%
48 month	$1,000	3.39%	3.35%
60 month	$1,000	3.55%	3.50%
Jumbo Share Certificate or Jumbo IRA Share Certificate†	**Minimum Deposit**	**APY***	**Rate**
12 month	$100,000	3.85%	3.80%
18 month	$100,000	3.70%	3.65%
24 month	$100,000	3.60%	3.55%
36 month	$100,000	3.49%	3.45%
48 month	$100,000	3.49%	3.45%
60 month	$100,000	3.65%	3.60%

*APY = Annual Percentage Yield. [1]Additional deposits allowed in increments of $50.00. †IRAs or business accounts are not eligible. No maximum deposit limit.

Share Savings, IRA/Coverdell Education Share, Holiday Club, Vacation Club and Youth Savings Accounts

Dividends for these accounts are compounded and posted quarterly. Dividend calculations are based on an Average Daily Balance, which is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period. These accounts have a variable rate, which is declared at the close of the dividend period by the Board of Directors and subject to change at any time. Conditions: Dividend rates are tiered. See rate sheet (above) for specific balances required and corresponding dividend rates paid.

Share Savings – minimum balance of $5.00 required to obtain credit union membership. Par value is $5.00.

Holiday Club – funds withdrawn prior to October 31 result in the account being closed. Accounts automatically renew each year unless credit union is notified in writing. In early November, funds will be transferred to sub-account designated by members.

Vacation Club – renews each year unless the credit union is notified in writing. Two (2) withdrawals are permitted each calendar year.

Youth Savings Account – members aged 23 and under are eligible for the Youth Savings Account dividend rate.

Penalty/Early Withdrawal: If account is closed prior to the end of the quarter, no dividends will be paid for that quarter. Note: If the Credit Union does not have your Taxpayer Identification number, you will not earn dividends on any Credit Union account.

Relationship Plus Checking

Dividends for these accounts are compounded and posted monthly. Dividend calculations are based on an Average Daily Balance, which is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period. These accounts have a variable rate, which is declared at the close of the dividend period by the Board of Directors and is subject to change at any time. Conditions: Average daily balance of $10,000 must be maintained to obtain the disclosed annual percentage yields. The credit union reserves the right to close any checking/share draft account for excessive overdrafts. Penalty/Early Withdrawal: If the account is closed prior to the end of the month, no dividends will be paid for that month.

Money Management Account

Dividends for these accounts are compounded and posted monthly. Dividend calculations are based on an Average Daily Balance, which is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period. These accounts have a variable rate, which is subject to change at any time by the Board of Directors. Conditions: Dividend rates are tiered. See rate sheet for specific balances required and corresponding dividend rates paid. Limit of six (6) electronic funds transfers per month. Penalty/Early Withdrawal: If the account is closed prior to the end of the month, no dividends will be paid for that month.

Money Management Plus Account

Dividends for these accounts are compounded and posted monthly. Dividend calculations are based on an Average Daily Balance, which is calculated by adding principal in the account for each day of the period and dividing that figure by the number of days in the period. These accounts have a variable rate, which is subject to change at any time by the Board of Directors. Conditions: Dividend rates are tiered. See rate sheet for specific balances required and corresponding dividend rates paid. Limit of six (6) electronic funds transfers per month. This product is not available to IRA or Business Accountholders. Penalty/Early Withdrawal: If the account is closed prior to the end of the month, no dividends will be paid for that month.

For all accounts above:

- Rate is variable; dividend rate and annual percentage yield may change at any time.
- Dividends are paid from available earnings after transfers to required reserves and cannot be guaranteed.
- Dividends begin to accrue on all deposits (including non-cash deposits) on the same day they are deposited.

Share Certificates, Jumbo Share/IRA Certificates, IRA/Coverdell Education Share Certificates - 6-month, 15-month, 18-month, 24-month, 36-month, 48-month, 60-month; 6-month not available as IRA Share Certificate; 12-month not available as Coverdell Education Share Certificate.

Dividends are compounded and posted quarterly. Dividend calculations are based on an Average Daily Balance. The dividend rate is fixed for the term of the share certificate. Conditions: Additional deposits are not permitted on any share certificate, except for the 15-month. Dividend options for the 12- month, 15-month, 18-month, 24-month, 36-month, 48-month, and 60-month include a) add to certificate or b) post to sub-account. These products are not available to IRA or Business Accountholders. Penalty/Early Withdrawal: 12-Months or less – Penalty 90 days dividends, whether earned or not. More than 12-Months – Penalty is 180 days dividends whether earned or not. If dividends have not been earned, the penalty will be deducted from the principal balance. Any withdrawal will trigger forfeiture of the certificate. At the direction of the account holder, the remaining funds from the certificate may be used to open a new certificate at the current rate and term.

Other: If compounding occurs, the annual percentage yield assumes dividends remain in the account until maturity and that a withdrawal will reduce earnings. Share certificates will renew automatically at maturity. There is seven business day grace period to withdraw funds after maturity date without penalty. Penalties for early withdrawal may be waived in the event of death of the member/owner or a required IRA distribution. Dividends begin to accrue on all deposits (including non-cash deposits) on the same day they are deposited.

ATM Fee Refunds: Nationwide ATM withdrawal fee refunds will be credited to eligible accounts on the last processing / business day of the current statement cycle. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. You will receive reimbursements up to an aggregate total of $25.00 for nationwide ATM withdrawal fees incurred within your Kasasa account(s) including Kasasa Cash, Kasasa Cash with Saver, Kasasa Cash Back, Kasasa Cash Back with Saver, Kasasa Eats, and Kasasa Eats with Saver account during that Monthly Qualification Cycle. If qualifications are not net, ATM withdrawal fees are not refunded. **NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back or Kasasa Eats transactions via ATM; Kasasa Saver ATM withdrawal fees are not reimbursed nor refunded.**

Kasasa Account Overview:

Kasasa Cash: A free, variable rate checking account with no minimum balance that rewards accountholders with dividends and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.

Kasasa Cash Back: A free, variable reward checking account with no minimum balance that rewards accountholders with cash back on their PIN-based or signature-based debit card purchases and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the Monthly Qualification Cycle.

Kasasa Saver: A free, variable rate, savings account with no minimum balance that rewards accountholders with dividends when they meet the minimum qualifications associated with their linked Kasasa Cash checking account during each Monthly Qualification Cycle.

Kasasa Eats: A free, variable reward checking account with no minimum balance that rewards accountholders with nationwide ATM withdrawal fee refunds and cash back on debit card purchases made with specifically identified (a) national food delivery services; (b) national grocery store chains and (c) local stores designated by CommonWealth One Federal Credit Union when minimum qualifications are net during the Monthly Qualification Cycle. Please refer to https://www.kasasa.com/eats-partners or visit one of our locations for a current list of valid Kasasa Eats merchants nationwide. Visit www.cofcu.org/kasasa-rewards for the list of local Kasasa Eats merchants.

All Kasasa Accounts: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-on and other requirements apply. No minimum deposit is required to open any Kasasa accounts. Limit of one Kasasa Saver account and one Kasasa Checking account per membership. Members cannot exceed two Kasasa Saver accounts and two Kasasa Checking accounts for all combined CommonWealth One membership accounts. This account is not to be used for commercial purposes. Rates, and rewards, if any are variable and may change after an account is opened. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. See accompanying Fee Schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed, you will forfeit any rewards that have not been credited to your account. There are no recurring monthly maintenance charges or fees to open or close this account. Please see cofcu.org or contact a Member Service Reporesentative at 800.424.3334 for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash Back, Kasasa Saver and Kasasa Eats are trademarks of Kasasa, Ltd., registered in the U.S.A.

All Kasasa Accounts Qualification Information: To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa account during each Monthly Qualification Cycle:

- At least one direct deposit, ACH credit, or ACH payment transaction(s),
- At least 15 PIN-based or signature-based debit card purchases,
- Be enrolled in and have agreed to receive -statements, rather than paper statements.

Account transactions and activities may take one or more days to post and settle to the account, and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" is defined as the last day of the previous month through the day before the last day of the current month. Contact us at 1.800.424.3334 for specific Monthly Qualification Cycle dates.

"Statement Cycle" means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder's account. Contact us at 1.800.424.3334 for specific Statement Cycle dates.

Kasasa Cash, Kasasa Cash Back and Kasasa Eats: The Kasasa Cash, Kasasa Cash Back, Kasasa Eats accounts are intended to be the accountholder's primary share draft (checking) account in which payroll transactions, and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards. CommonWealth One FCU reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different share draft account or closed altogether. We also reserve the right to convert the account to a different share draft account if the account does not have consistent active use over 3 consecutive Statement Cycles (90 days). We have the right to close this account at any time, with proper notice. Our decision to close an account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A CommonWealth One FCU check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Kasasa account(s), any optional add-on products / services associated with this account will also be terminated at the same time.

Kasasa Cash Reward Information: Dividends will be compounded and posted monthly on the last processing / business day of the current statement cycle. If you close your account before dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the day you first deposit non-cash items (for example, checks). This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate at any time, without limitations, and without notice to you. When Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances earn the dividend rate that corresponds to the Kasasa Cash account balance tier as shown on page 1 above. If the Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle, ATM withdrawal fees are not refunded and account earns dividends at the "Default Rate, all balances" as shown on page 1 above. Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

Kasasa Cash Back Reward Information: Dividends will be compounded and posted monthly on the last processing / business day of the current statement cycle. If you close your account before the dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the day you deposit non-cash items (for example, checks). This is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at our discretion, and we may change the dividend rate at any time, without limitations, and without notice to you. When Kasasa Cask Back account qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of $200.00 PIN-based or signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of $8.00 cash back payments may be earned per Monthly Qualification Cycle. In addition, average daily balances in your Kasasa Saver account earn a dividend rate that corresponds to the Kasasa Saver account balance tier as shown on page 1 above. The cash back payments and nationwide ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last processing / business day of the current statement cycle. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Kasasa Saver account earns a Default Rate of 0.05% resulting in an annual percentage yield of 0.05% APY.

Kasasa Saver: You must have a linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account in order to open a Kasasa Saver account, and the linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account must remain open throughout the period that you hold the Kasasa Saver account. If the linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account is closed the Monthly Qualification Cycle, the Kasasa Saver account cannot remain open. If, for whatever reason the Kasasa Saver portion of your account is closed, your account will automatically be converted to the associated standalone Kasasa Cash, Kasasa Cash Back or Kasasa Eats account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Kasasa Saver account is required for automatic savings. There is no limit to the number of transfers or withdrawals from your Kasasa Saver account to repay loans at our institution or are made in person, by mail, by messenger or at an ATM. These transactions are considered made on the date the transaction posts and settles to your account, not the date the withdrawal request was initiated.

When your linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account qualifications are met during a Monthly Qualification Cycle, the (a) dividend, (b) cash back dollars, and (c) the nationwide ATM withdrawal fee refunds earned through the linked Kasasa Cash, Kasasa Cash Back or Kasasa Eats account, as applicable, are transferred into the Kasasa Saver account on the last day of the current statement cycle. When Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances earn the dividend rate that corresponds to the Kasasa Cash account balance tier as shown on page 1 above. If the Kasasa Cash account qualifications are not met during a Monthly Qualification Cycle, ATM withdrawal fees are not refunded and account earns dividends at the "Default Rate, all balances" as shown on page 1 above. Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

Kasasa Eats: When your Kasasa Eats account qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of $300 in debit card purchases, made at grocery stores and food delivery services identified at https://www.kasasa.com/eats-partners, that post and settle to your account during that cycle period. A maximum of $12 in cash back payments may be earned per Monthly Qualification Cycle. Your account's debit card may be used for any transaction but the account's cash back rewards are only valid at and only apply to debit card purchases made with one of our identified retailers. Please refer to https://www.kasasa.com/eats-partners or visit one of our locations for a current list of Kasasa Eats merchants. Visit www.cofcu.org/kasasa-rewards for the list of local Kasasa Eats merchants. In order to properly distribute the account's cash back payments; the description field, within the debit card transaction record re receive, must identify one of our current Kasasa Eats merchants. If you feel we have not properly identified a valid debit card transaction, please bring the transaction receipt to one of our locations, within sixty (60) days of purchase, so we can research and adjust your rewards, as necessary.

Dividends will be compounded and posted on a monthly basis to your Kasasa Eats with Kasasa Sver account on the last day of the current statement cycle. If you close your account before dividends are credited, you will not receive the accrued dividends. Dividends begin to accrue on the day you deposit non-cash items (for example, checks). The Kasasa Eats with Kasasa Saver account is a variable rate account. The dividend rate and annual percentage yield may change. The dividend rate is determined at out discretion, and we may change the dividend rate on your account at any time, without any limitations, and without notice to you. When your Kasasa Eats with Kasasa Saver account qualifications are met during a Monthly Qualification Cycle, average daily balances earn the dividend rate that corresponds to the Kasasa Saver account balance tier as shown on page 1 above. If the Kasasa Eats with Kasasa Saver account qualifications are not met during a Monthly Qualification Cycle, debit card purchases, and ATM withdrawal fees are not refunded and the entire average daily balance in the Kasasa Saver account earns dividends at the "Default Rate, all balances" as shown on page 1 above. Dividends in Kasasa Cash do not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

No account is transferable. We reserve the right to classify an account as dormant after no transaction activity for 36 months. Individual Retirement Accounts - consult your tax advisor concerning your IRA account situation; early withdrawals may be subject to federal tax and penalty. See Schedule of Fees for related charges.