Deposit Rates

CHECKING

Effective date: 07/31/2026

Free Incredible Interest Checking[1]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$0.00 – $10,000.00	$2.00	3.45%	3.50%
$10,000.01 or more	$10,000.01	0.10%	3.50% – 1.46%
All balances if qualifications not met	$110.00	0.05%	0.05%

[1]Minimum balance to earn stated APY is $2.00. Balances up to $10,000.00 receive an APY of 3.50% if qualifications are met. 3.50%-1.46% APY is earned on the portion of the balance over $10,000.00, depending on the balance in the account ($25,000 used for second tier balance for this APY example). An APY of 0.05% applies to the entire balance if qualifications are not met. Qualifications: 15 debit card point of sale (POS) transactions post and settle to your account per qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). A Point of Sale (POS) transaction is a payment method made in person (usually in retail stores) or online using a credit/debit card. ATM transactions are not a POS. Up to $25.00 in ATM fee refunds per cycle when qualifications are met (maximum fee of $4.99 per ATM transaction). This account may not to be used for commercial purposes. Fees may reduce earnings. Membership requirements apply.

Premium Perks Checking[2]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$61.00 – $5,000.00	$61.00	0.10%	0.10%
$5,000.01 or more	$5,000.01	0.15%	0.15%

[2]Minimum deposit of $5.00 required to open the account. Must maintain a minimum daily balance of $1,000.00 to avoid a monthly service charge fee of $10.00.

Remarkable Rewards Checking[3]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$6.00 – $25,000.00	$6.00	0.50%	0.50%
$25,000.01 or more	$25,000.01	0.15%	0.50% – 0.43%
All balances if qualifications not met	$61.00	0.05%	0.05%

[3](Account no longer offered) Minimum deposit of $5.00 required to open the account. Balances up to $25,000.00 receive an APY of 0.50% if qualifications are met. 0.50%-0.43% APY is earned on the portion of the balance over $25,000.00, depending on the balance in the account ($30,000 used for second tier balance for this APY example). Qualifications: 10 debit card point of sale (POS) transactions post and settle to your account per monthly qualification cycle (transactions may take up to three (3) business days from the date of the transaction to post and settle to your account), receive your monthly statement electronically, and receive at least one direct deposit or ACH debit per qualification cycle. An APY of 0.05% applies to the entire balance if qualifications are not met. Qualification cycle means: a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to close of the current statement cycle (one day asynchronous – no weekend processing). A Point of Sale (POS) transaction is a payment method made in person (usually in retail stores) or online using a credit/debit card. ATM transactions are not a POS. Unlimited ATM fee refunds per cycle when qualifications are met. This account may not to be used for commercial purposes.

Top Tier Money Market Account[4]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$1,000.00 – $100,000.00	$1,000.00	2.47%	2.50%
$100,000.01 – $250,000.00	$100,000.01	2.72%	2.75%
$250,000.01 – $500,000.00	$250,000.01	2.72%	2.75%
$500,000.01 or more	$500,000.01	2.96%	3.00%

[4]Minimum deposit of $1,000.00 required to open the account. Balances of $1,000.00 to $100,000.00 will receive an APY of 2.50%. Balances of $100,000.01 – $250,000.00 will receive an APY of 2.75%. Balances of $250,000.01 – $500,000.00 will receive an APY of 2.75%. Balances of $500,000.01 or greater will receive an APY of 3.00%. Consumer accounts only.

Incredible Interest Money Market Account[5]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$12.00 – $250,000.00	$12.00	0.75%	0.75%
$250,000.01 or more	$250,000.01	0.25%	0.25%

[5]Minimum deposit of $25.000.00 required to open the account. Must maintain a minimum available balance of $25,000.00 to avoid a monthly service charge fee of $30.00. Balances up to $250,000.00 receive an APY of 0.75%. Balances over $250,000.00 receive an APY of 0.25% on the portion of the balance over $250,000.00. E-statements are a requirement of the account.

Premium Money Market Account[6]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$61.00 – $49,999.99	$61.00	0.15%	0.15%
$50,000 or more	$50,000.00	0.30%	0.30%

[6]Minimum deposit of $1,000.00 required to open account. Must maintain a minimum daily balance of $1,000.00 to avoid a monthly service charge fee of $5.00.

For all accounts: APY – Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Membership requirements apply.

SAVINGS

Effective date: 07/31/2026

Membership/Basic Savings Account

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$5	$61	0.10%	0.10%

Club Accounts

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$5	$61	0.10%	0.10%

Sterling Set[1]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$61.00 – $1,999.99	$61	0.10%	0.10%
$2,000.00 or more	$2,000.00	0.15%	0.15%

[1]Account no longer offered

Premium Savings

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$40.00 – $50,000.00	$40	0.15%	0.15%
$50,000.01 or more	$50,000.01	0.35%	0.35%

Incredible Interest Savings[2]

Balance	Minimum to Earn Dividend	Dividend Rate	APY
$0.00 – $100,000.00	$3.00	1.98%	2.00%
$100,000.01 or more	$100,000.01	0.10%	2.00% – 1.68%
All balances if qualifications not met	$110.00	0.05%	0.05%

[2]Minimum balance to earn stated APY is $3.00. Balances up to $100,000.00 receive an APY of 2.00% if Incredible Interest Checking qualifications are met. 2.00%-1.68% APY is earned on the portion of the balance over $100,000.00, depending on the balance in the account ($300,000 used for second tier balance for this APY example). An APY of 0.05% applies to all balances if Incredible Interest Checking qualifications are not met. This account may not be used for commercial purposes. You must have an Incredible Interest Checking account in order to open an Incredible Interest with Savings account.

For all accounts: APY – Annual Percentage Yield. Rates are subject to change and may change without notice. Minimum deposit of $5.00 required to open. Fees may reduce earnings. Membership requirements apply.

CD/IRA

Effective date: 11/04/2026

Term Share Certificates / Term Share IRAs	Minimum to Open and Earn Dividend	Dividend Rate	APY
3 Month	$500	0.50%	0.50%
6 Month	$500	3.87%	3.95%
9 Month Special[1]	$500	4.16%	4.25%
[1]Annual Percentage Yield is effective as of 09/22/2026. The minimum balance to open and earn stated APY is $500 and all funds deposited must be new money. New money is considered any funds deposited at AOCU for the first time or not previously on deposit at AOCU within the last 30 calendar days. Re-occurring direct deposits or other re-occurring ACH deposits do not qualify as new money. Fees may reduce earnings. Early withdrawal penalties may be imposed. Advertised terms and APY are available for a limited time only and may be withdrawn without notice. Membership requirements apply.			
12 Month	$500	3.44%	3.50%
15 Month Special[2]	$500	4.07%	4.15%
[2]Annual Percentage Yield is effective as of 10/16/2026. Minimum balance to open and earn stated APY is $500. Fees may reduce earnings. Early withdrawal penalties may be imposed. Advertised terms and APY are available for a limited time only and may be withdrawn without notice. Membership requirements apply.			
18 Month	$500	4.16%	4.25%
24 Month	$500	3.20%	3.25%
36 Month	$500	2.96%	3.00%
48 Month	$500	2.96%	3.00%
60 Month	$500	2.96%	3.00%
Daily IRA Savings Account	$5	0.25%	0.25%

For all accounts: APY – Annual Percentage Yield. Rates are subject to change and may change without notice. Fees may reduce earnings. Early withdrawal penalties may be imposed. Membership requirements apply.