

| <b>SAVINGS ACCOUNTS<sup>6</sup></b>                         |                            |   |                               |                         |  |
|---|----------------------------|---|-------------------------------|-------------------------|--|
|   | Balance                    | Interest Rate                                   | Annual Percentage Yield       | Minimum Balance         | Monthly Service Fee if Below Minimum Balance |
| <b>Business Savings &amp; Secondary Savings</b>             | \$0 - \$2,499.99           | 0.10%   | 0.10%                         | \$5.00                  | No Monthly Fee                               |
|   | \$2,500 - \$9,999.99       | 0.10%   |                               |                         |  |
|   | \$10,000 - \$24,999.99     | 0.10%   |                               |                         |  |
|   | \$25,000 - \$49,999.99     | 0.10%   |                               |                         |  |
|   | \$50,000 - \$99,999.99     | 0.10%   |                               |                         |  |
|   | \$100,000+                 | 0.10%   |                               |                         |  |
| <b>Business Money Market</b>                                | \$0 - \$4,999.99           | 0.15%   | 0.15%                         | \$1,000.00              | \$10.00                                      |
|   | \$5,000 - \$9,999.99       | 0.15%   |                               |                         |  |
|   | \$10,000 - \$24,999.99     | 0.15%   |                               |                         |  |
|   | \$25,000 - \$49,999.99     | 0.15%   |                               |                         |  |
|   | \$50,000 - \$99,999.99     | 0.15%   |                               |                         |  |
|   | \$100,000 - \$249,999      | 0.15%   |                               |                         |  |
| \$250,000+  | 0.15%                      |   |                               |                         |  |
| <b>OnPoint Business Loyalty Savings Account<sup>4</sup></b> | \$0 - \$49,999.99          | 0.35%   | 0.35%                         | \$0.00                  | No Monthly Fee                               |
|   | \$50,000 - \$99,999.99     | 0.35%   | 0.35%                         |                         |  |
|   | \$100,000.00- \$249,999.99 | 0.35%   | 0.35%                         |                         |  |
|   | \$250,000.00+              | 0.35%   | 0.35%                         |                         |  |
| <b>Business Certificates of Deposit</b>                     |                            | See Business Certificates of Deposit Rate Sheet |                               |                         |  |
| <b>NONPROFIT ACCOUNTS<sup>5,7</sup></b>                     |                            |   |                               |                         |  |
|   | Balance                    | Interest Rate                                   | Annual Percentage Yield       | Minimum Opening Deposit | Monthly Service Fee if Below Minimum Balance |
| <b>Nonprofit Money Market</b>                               | \$0 - \$250,000            | 3.45%   | 3.50%                         | \$1,000.00              | N/A  |
|   | \$250,000.01 +             | 0.00%   | 0.00%                         |                         |  |
| <b>OnPoint Nonprofit Advantage FlexSweep<sup>8</sup></b>    | \$250,000 +                | 3.45%   | 3.50%                         | N/A                     | N/A  |
| <b>CHECKING ACCOUNTS<sup>5</sup></b>                        |                            |   |                               |                         |  |
|   | Opening Balance            | Interest Rate                                   | Annual Percentage Yield (APY) | Earnings Credit         | Monthly Service Fee                          |
| <b>Business Checking</b>                                    | \$100.00                   | N/A   | 0.00%                         | N/A                     | N/A  |
| <b>Analyzed Checking<sup>1,2,3</sup></b>                    | \$100.00                   | N/A   | 0.00%                         | 1.05%                   | \$10.00                                      |
| <b>IOLTA Checking<sup>5</sup></b>                           | \$0.00                     | 2.79% <sup>5</sup>                              | 2.82% <sup>5</sup>            | N/A                     | N/A  |

1. Monthly service fee and per item charges are calculated via account analysis.

2. Earnings credit on average ledger balances. may offset monthly service fee and other charges.

3. Overdrawn Balance Rate (APR) is variable at Prime + 5.00%. Subject to adjustment on the 21st day of each month based on the Prime Rate published in the Wall Street Journal on the 10th day of the month for the next business day if the 10th falls on a weekend. Prime rate has been 6.75% since 12/10/2025

4. Must qualify for OnPoint Rewards. Please see an OnPoint representative or visit onpointcu.com for more information.

5. Interest earned is sent to the applicable state's legal foundation, as required by law.

6. All interest is compounded and credited monthly

7. Available to organizations registered as nonprofit with the Oregon or Washington Secretary of State or providing proof of IRS tax exempt status.

8. See Nonprofit Advantage FlexSweep Rate Sheet for additional disclosures

For more information, please refer to the Business Membership & Account Agreement

