

DIVIDEND RATES AND ANNUAL PERCENTAGE YIELDS (APY)

Effective Date: December 19, 2025



**Business
Services**

	DAILY BALANCE		DIVIDEND RATE	APY
	From	To		
BUSINESS MEMBERSHIP SAVINGS	\$ 0.01	& OVER	1.00%	1.00%
BUSINESS ADDITIONAL SAVINGS	\$ 0.01	& OVER	1.00%	1.00%
BUSINESS MONEY MARKET SAVINGS	\$ 5,000.00	\$ 49,999.99	1.00%	1.00%
	\$ 50,000.00	\$ 249,999.99	2.47%	2.50%
	\$ 250,000.00	\$ 499,999.99	2.72%	2.75%
	\$ 500,000.00	\$ 999,999.99	3.20%	3.25%
	\$ 1,000,000.00	& OVER	3.44%	3.50%
BUSINESS MONEY MARKET SAVINGS PROMO*	\$ 0.01	& OVER	3.44%	3.50%

*This offer is only available for a limited time. The introductory dividend rate and Annual Percentage Yield (APY) are valid for six (6) months beginning at account opening and will revert to the current Business Money Market Savings dividend rate and APY in effect upon the end of the six (6) month introductory period. This offer is only available to first-time Business Money Market Savings members. Offer valid on one (1) Business Money Market Savings account per Employee Identification Number (EIN), or Tax Identification Number (TIN), or Social Security Number (SSN), as applicable. The minimum opening deposit is \$100. This offer may be modified or discontinued at any time.

This Business Rate Sheet is incorporated as part of your Business Deposit Account Disclosure with Golden 1 Credit Union. All dividends are compounded monthly. The dividend rate and APY are accurate as of 12/19/2025. Dividend rates are variable and subject to change after the account is opened. The dividend rate is based on tiers. The end-of-day balance determines the tier, so the dividend rate for the month may vary from day-to-day depending on each day's balance. There is no minimum balance requirement to earn the stated APY. Fees may reduce earnings. Call 1-877-909-5656 for current rates or visit golden1.com/business-services.

Insured by NCUA.