DIVIDEND RATES AND ANNUAL PERCENTAGE YIELDS (APY)
LEGACY RENEWAL TERM - SAVINGS CERTIFICATE ACCOUNTS

Golden1 Credit Union

These rates are for automatic RENEWAL of all Current and Legacy Term-Savings Certificates and IRA Certificates (accounts renewed as of October 1, 2026)[1]
Rate as of: October 1, 2026

LEGACY TERM-SAVINGS CERTIFICATES, TRADITIONAL IRA, ROTH IRA, SIMPLIFIED EMPLOYEE PENSION IRA, AND COVERDELL EDUCATION SAVINGS ACCOUNT CERTIFICATES

12 Month Add Funds IRA Certificate (Add Funds IRA Certificate Special with original booking date before April 9, 2025)				
[1]This offer 12 Month IRA Certificate. The minimum opening deposit is $25. Additional funds may be added to this certificate upon request. Not extended to organization accounts.				
12 Month IRA Certificate[1]	**DIVIDEND RATE**	**APY**	**DIVIDEND RATE**	**APY**
	$25 - $99,999.99		**$100,000 +**	
12 Month	**3.15%**	**3.20%**	**3.25%**	**3.30%**
Term-Savings Certificate Renewals (All Certificate Specials and Standard Certificates with original booking date before April 9, 2025)				
TERMS	**DIVIDEND RATE**	**APY**	**DIVIDEND RATE**	**APY**
	$500 - $99,999.99		**$100,000 +**	
3 - 5 Months	**2.96%**	**3.00%**	**3.06%**	**3.10%**
6 - 11 Months	**3.01%**	**3.05%**	**3.11%**	**3.15%**
12 - 23 Months	**3.15%**	**3.20%**	**3.25%**	**3.30%**
24 - 35 Months	**3.20%**	**3.25%**	**3.30%**	**3.35%**
36 - 47 Months	**3.30%**	**3.35%**	**3.40%**	**3.45%**
48 - 59 Months	**3.35%**	**3.40%**	**3.44%**	**3.50%**
60 Month	**3.49%**	**3.55%**	**3.59%**	**3.65%**
12 Month Add Funds IRA Certificate (Add Funds IRA Certificate Special with original booking date after April 9, 2025)				
[1]This offer 12 Month IRA Certificate. The minimum opening deposit is $25. Additional funds may be added to this certificate upon request. Not extended to organization accounts.				
12 Month IRA Certificate[1]	**DIVIDEND RATE**	**APY**	**DIVIDEND RATE**	**APY**
	$25 - $99,999.99		**$100,000 +**	
12 Month	**3.15%**	**3.20%**	**3.15%**	**3.20%**
Term-Savings Certificate Renewals (Standard Certificates with original booking date after April 9, 2025)				
TERMS	**DIVIDEND RATE**	**APY**	**DIVIDEND RATE**	**APY**
	$500 - $99,999.99		**$100,000 +**	
3 - 5 Months	**2.96%**	**3.00%**	**2.96%**	**3.00%**
6 - 11 Months	**3.01%**	**3.05%**	**3.01%**	**3.05%**
12 - 23 Months	**3.15%**	**3.20%**	**3.15%**	**3.20%**
24 - 35 Months	**3.20%**	**3.25%**	**3.20%**	**3.25%**
36 - 47 Months	**3.30%**	**3.35%**	**3.30%**	**3.35%**
48 - 59 Months	**3.35%**	**3.40%**	**3.35%**	**3.40%**
60 Month	**3.49%**	**3.55%**	**3.49%**	**3.55%**

[1]**Rates above are for Term-Savings Accounts as of October 1, 2026.** Not extended to organizational accounts. Rates and term are subject to change without notice. There is no minimum balance required to earn the stated APY. The minimum opening deposit for term-savings certificates, term-savings IRA and Coverdell Education Savings accounts is $500, except for the 12-month term-savings IRA certificate and Coverdell Education Savings accounts, which is $25. The APY is based on an assumption that dividends will remain in the account until maturity. Any fee, withdrawal or transfer reduces earnings and there may be penalties for early withdrawal. To receive current rates on Term-Savings Accounts as well as Legacy Term-Savings Accounts, call **1-877-GOLDEN 1 (1-877-465-3361)** or visit **golden1.com**.

Automatically Renewable Account - This account will mature as shown on your Term Share Certificate receipt. A notice will be mailed to you prior to the maturity of your certificate. For all products listed above, funds not withdrawn at the date of maturity will be reinvested to a Legacy Term-Savings Certificate Account (or Legacy Term-Savings IRA Certificate Account) with the same term length as the original account. The rate at renewal shall be the Legacy Term-Savings Certificate rate offered at the time of maturity. You may prevent renewal if you withdraw the funds in the account at maturity, or within the grace period, or if we receive written notice from you within the grace period. You will have a grace period of fourteen (14) calendar days after maturity to withdraw the funds in the account without being charged an early withdrawal penalty.