WeStreet
FEDERAL CREDIT UNION

Rate Schedule

The dividend rate(s) and annual percentage yield(s) are accurate as of **October 1, 2026,** and are subject to change. If you have any questions or require current rate information on your accounts, please call WeStreet Federal Credit Union at 800.256.5626 or 918.610.0200.

Account Rates
Rates are variable and may change after the account is opened. Fees could reduce earnings.

Share Account Type	Minimum Opening Deposit	Minimum to Earn Dividends	Dividend Tier (if applicable)	Dividend Rate	Annual Percentage Yield ("APY")
Primary Savings	$5.00	$50.00	$50.00 - $9,999.99	0.05%	0.05%
			$10,000 - $19,999.99	0.05%	0.05%
			$20,000 - $39,999.99	0.05%	0.05%
			$40,000 or more	0.05%	0.05%
IRA	$0.00	—	NA	0.10%	0.10%
Secondary Savings	$1.00	—	NA	0.05%	0.05%
Money Market	$2,500.00	$5,000.00	$5,000 - $19,999.99	0.495%	0.50%
			$20,000 - $29,999.99	0.595%	0.60%
			$30,000 - $49,999.99	0.595%	0.60%
			$50,000 - $99,999.99	0.795%	0.80%
			$100,000 - $249,999.99	1.090%	1.10%
			$250,000 or more	1.590%	1.60%
Teen Checking	$25.00	$500.00	NA	0.05%	0.05%
Interest Rewards Checking	$25.00	$1,000.00	$1,000 - $9,999.99	0.05%	0.05%
			$10,000 - $49,999.99	0.10%	0.10%
			$50,000 or more	0.15%	0.15%

Certificate Rates
The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.

Certificate Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield ("APY") Based on Quarterly Compounding
3-month Certificate	$1,000.00	2.867%	2.90%
6-month Certificate	$1,000.00	3.601%	3.65%
12-month Certificate	$1,000.00	3.455%	3.50%
18-month Certificate	$1,000.00	3.357%	3.40%
24-month Certificate	$1,000.00	3.309%	3.35%
36-month Certificate	$1,000.00	3.260%	3.30%
48-month Certificate	$1,000.00	3.162%	3.20%
60-month Certificate	$1,000.00	3.260%	3.30%

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Jumbo Certificate Rates The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.			
Certificate Term	**Minimum Opening Deposit**	**Dividend Rate**	**Annual Percentage Yield ("APY") Based on Quarterly Compounding**
3-month Jumbo Certificate	$100,000.00	2.918%	2.95%
6-month Jumbo Certificate	$100,000.00	3.796%	3.85%
12-month Jumbo Certificate	$100,000.00	3.698%	3.75%
18-month Jumbo Certificate	$100,000.00	3.406%	3.45%
24-month Jumbo Certificate	$100,000.00	3.601%	3.65%
36-month Jumbo Certificate	$100,000.00	3.309%	3.35%
48-month Jumbo Certificate	$100,000.00	3.455%	3.50%
60-month Jumbo Certificate	$100,000.00	3.552%	3.60%

BOOST Certificate Rates The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.			
Certificate Term	**Minimum Opening Deposit**	**Dividend Rate**	**Annual Percentage Yield ("APY") Based on Quarterly Compounding**
24-month BOOST Certificate	$1,000.00	3.309%	3.35%
24-month Jumbo BOOST Certificate	$100,000.00	3.601%	3.65%
24-month IRA BOOST Certificate	$1,000.00	3.309%	3.35%
24-month Jumbo IRA BOOST Certificate	$100,000.00	3.601%	3.65%
48-month BOOST Certificate	$1,000.00	3.162%	3.20%
48-month Jumbo BOOST Certificate	$100,000.00	3.455%	3.50%
48-month IRA BOOST Certificate	$1,000.00	3.162%	3.20%
48-month Jumbo IRA BOOST Certificate	$100,000.00	3.455%	3.50%

Certificate with a Dividend Rate Change Request Option: At any time after the first seven days of receipt of your initial deposit you may request that the dividend rate on your applicable Certificate be changed to the dividend rate then offered by the Credit Union for the then current Certificate of the same type and term as your original Certificate as long as you continue to maintain the minimum balance and meet the other requirements for this Certificate Account. The new dividend rate will apply to your then current balance beginning no later than the first business day after we receive your rate change request, and will apply until your original account maturity date, which will not change. You may make your request for a dividend rate change over the telephone, by mail, by email, or in person. You are allowed a dividend rate change only once during each term or renewal term of your Certificate. The Credit Union may honor the request for a dividend rate change by a joint account holder without first obtaining the consent of the other joint account holders. You agree to be bound by these terms and conditions which are in addition to the terms and conditions in our other Agreements with you. Existing certificates may be redeemed with penalties to purchase BOOST Certificates but cannot be converted directly into BOOST certificates. Existing certificates may be redeemed with penalties to purchase BOOST Certificates but cannot be converted directly to a BOOST Certificate.

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IRA Certificate Rates The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.			
Certificate Term	**Minimum Opening Deposit**	**Dividend Rate**	**Annual Percentage Yield ("APY") Based on Quarterly Compounding**
3-month IRA Certificate	$1,000.00	2.867%	2.90%
6-month IRA Certificate	$1,000.00	3.601%	3.65%
12-month IRA Certificate	$1,000.00	3.455%	3.50%
18-month IRA Certificate	$1,000.00	3.357%	3.40%
24-month IRA Certificate	$1,000.00	3.309%	3.35%
36-month IRA Certificate	$1,000.00	3.260%	3.30%
48-month IRA Certificate	$1,000.00	3.162%	3.20%
60-month IRA Certificate	$1,000.00	3.260%	3.30%

Jumbo IRA Certificate Rates The Annual Percentage Yield (APY) assumes that dividends are compounded and will remain in the account until maturity. A penalty for early withdrawal may be imposed. Fees could reduce earnings.			
Certificate Term	**Minimum Opening Deposit**	**Dividend Rate**	**Annual Percentage Yield ("APY") Based on Quarterly Compounding**
3-month IRA Jumbo Certificate	$100,000.00	2.918%	2.95%
6-month IRA Jumbo Certificate	$100,000.00	3.796%	3.85%
12-month IRAJumbo Certificate	$100,000.00	3.698%	3.75%
18-month IRAJumbo Certificate	$100,000.00	3.406%	3.45%
24-month IRAJumbo Certificate	$100,000.00	3.601%	3.65%
36-month IRAJumbo Certificate	$100,000.00	3.309%	3.35%
48-month IRAJumbo Certificate	$100,000.00	3.455%	3.50%
60-month IRAJumbo Certificate	$100,000.00	3.552%	3.60%