

## Deposit Rates

|                                      | Rate  | APY*   | Minimum Required Balance |
|--------------------------------------|-------|--------|--------------------------|
| <b>Share Savings</b>                 | 0.10% | 0.100% | \$5.00                   |
| <b>Silver Schooner Club Savings</b>  | 0.10% | 0.100% | \$0.00                   |
| <b>Sooner Teen Savings</b>           | 0.10% | 0.100% | \$0.00                   |
| <b>Lil Boomer Savings</b>            | 0.10% | 0.100% | \$0.00                   |
| <b>Christmas Club</b>                | 0.10% | 0.100% | \$0.00                   |
| <b>Money Market</b>                  |       |        |                          |
| \$0 - less than \$2,000              | 1.95% | 1.97%  | N/A                      |
| \$2,000.01 - less than \$4,000       | 1.70% | 1.71%  | N/A                      |
| \$4,000.01 - less than \$6,000       | 1.65% | 1.66%  | N/A                      |
| \$6,000.01 - less than \$25,000      | 1.35% | 1.36%  | N/A                      |
| \$25,000.01 - less than \$50,000     | 2.75% | 2.79%  | N/A                      |
| \$50,000.01- less than \$100,000     | 3.25% | 3.29%  | N/A                      |
| \$100,000.01 and greater             | 3.75% | 3.81%  | N/A                      |
| <b>Silver Schooner Plus Checking</b> | 1.25% | 1.26%  | \$0.00                   |
| <b>7 Month Certificate</b>           | 3.75% | 3.82%  | \$1,000                  |
| <b>10 Month Certificate</b>          | 3.50% | 3.56%  | \$1,000                  |
| <b>60 Month Certificate</b>          | 0.30% | 0.30%  | \$1,000                  |

\*APY=Annual Percentage Yield. Rates are subject to change without prior notice. All dividend rates are declared by the Board of Directors of OU Federal Credit Union and are subject to change at any time. Effective September 17, 2025.