

Promotional Share Certificate rates effective January 31, 2023

Term	Standard Pricing \$500 minimum		Jumbo Pricing \$100,000 minimum		Jumbo Plus Pricing \$250,000 minimum	
	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate
15 months	4.00%	3.92%	4.25%	4.16%	4.50%	4.40%

Dividend Rate Information: The APY is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Dividend Rate and frequency of compounding for an annual period. The Dividend Rate and APY are fixed and will be in effect for the term of the share certificate account. The APY assumes that dividends will remain on deposit until maturity. Early withdrawal will reduce earning balances and related earnings by up to six months' amount of interest.

Dividend Compounding and Crediting: Dividends are compounded and credited monthly. The Dividend Period is the period at the end of which an account earns dividend credit and begins on the first calendar day of the month. The Period ends on the last calendar day of the month. Dividends will begin to accrue on the business day on which deposits of cash and/or non-cash items (e.g. checks) are made to the account. If the account is closed before accrued dividends are credited, accrued dividends will not be paid for the last dividend period.

Share certificate accounts will automatically renew upon maturity unless set up to transfer to another account while opening the share certificate account. Rate and term may be subject to change upon renewal if the previous rate and term is unavailable. A grace period of 10 calendar days is provided upon maturity that allows funds to be withdrawn or transferred without penalty by members. Notification of share certificate maturity date will be sent to members via mail prior to that date.

Federally insured by NCUA.
Deposits with PAFCU are federally insured by
the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000.

Details on how the share insurance works can
be found at the following web site:
<https://www.mycreditunion.gov/share-insurance>