

BUSINESS PRODUCT INFORMATION

ACCOUNT TYPE	INTEREST		BALANCE REQUIREMENTS			
	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest
Business Checking *	N/A	N/A	None	None	N/A	N/A
Business Money Market	Daily	Monthly	\$5,000.00	None	\$1,000.00	Daily Balance
Business High Yield Savings	Quarterly	Quarterly	None	None	None	Daily Balance
Primary Savings	Quarterly	Quarterly	\$5.00	None	\$100.00	Daily Balance

* Amplify's Business Checking is a non-interest-bearing account.

MEMBERSHIP REQUIREMENTS

As part of membership, Credit Union members must have and maintain a minimum share. The minimum share is \$5.00 and is the designated minimum required balance in the Primary Savings account. The Credit Union may, as a courtesy, fund accounts with the minimum share amount at account opening.

BALANCE INFORMATION

When opening any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Savings account. Other accounts may have additional minimum opening deposit requirements. For Primary Savings and Business Money Market accounts, there is a minimum daily balance required to earn the Annual Percentage Yield (APY) disclosed for the crediting period. If the minimum daily balance requirement is not met each day of the period, you will not earn the APY. For accounts using the daily balance method interest is calculated by applying a daily periodic rate to the principal in the account each day.

RATE INFORMATION

The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For the Primary Savings the interest rate and APY may change quarterly as determined by Credit Union Management. For Business High Yield Savings and Business Money Market accounts, the interest rate and APY may change at any time as determined by Credit Union Management. The Primary Savings and Business Money Market accounts are tiered rate accounts. The balance ranges, corresponding interest rates, and the APYs applicable to each account are outlined in the rate details, which are available on our website or upon request. For tiered accounts, once a particular range is met, the interest rate and APY for that balance range will apply to the full balance of your account. If you have questions regarding your account, please contact us directly.

ACCRUAL OF INTEREST

For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.