

CERTIFICATE OF DEPOSIT (CD) RATES

Effective Date: February 13, 2026

| <i>Minimum opening deposit: \$500.00</i> | | | | | |
|--|---------------------|-------|----------------------------|---------------------|-------|
| <i>Minimum balance to earn posted rate: \$500.00</i> | | | | | |
| Consumer Certificate Terms | \$500 - \$250,000 + | | Business Certificate Terms | \$500 - \$250,000 + | |
| | Interest Rate* | APY* | | Interest Rate* | APY* |
| 1 Month | 0.05% | 0.05% | 3 Months | 2.97% | 3.00% |
| 3 Months | 2.97% | 3.00% | 6 Months | 3.55% | 3.60% |
| 6 Months | 3.55% | 3.60% | 9 Months | 3.60% | 3.65% |
| 9 Months | 3.60% | 3.65% | 12 Months | 3.65% | 3.70% |
| 12 Months | 3.65% | 3.70% | 18 Months | 3.70% | 3.75% |
| 18 Months | 3.70% | 3.75% | 24 Months | 3.65% | 3.70% |
| 24 Months | 3.65% | 3.70% | 36 Months | 3.60% | 3.65% |
| 30 Months | 0.55% | 0.55% | 60 Months | 3.65% | 3.70% |
| 36 Months | 3.60% | 3.65% | | | |
| 48 Months | 0.70% | 0.70% | | | |
| 60 Months | 3.65% | 3.70% | | | |
| 84 Months | 0.90% | 0.90% | | | |
| 12 Months IRA | 3.63% | 3.70% | | | |
| 18 Months IRA | 3.68% | 3.75% | | | |
| 30 Months IRA | 0.60% | 0.60% | | | |
| 60 Months IRA | 3.63% | 3.70% | | | |

Federally Insured by NCUA

***Additional Details:** Interest Rate and APY (Annual Percentage Yield) are current as of the date listed above and may change without notice. Amplify Credit Union membership required to receive any advertised product. Membership subject to qualifications and requires a minimum \$5 membership share deposit. Please refer to the Business Certificate Product Information and/or Truth-In-Savings Disclosure for further information relating to the above products. There may be a penalty for early withdrawal prior to maturity. All IRA account types include Traditional and Roth IRAs.