Kinetic Credit Union

Certificate Rate Schedule

Truth in Savings Disclosure

Addendum+

12 Month Promo Quarterly Certificate

Term	Dividend Rate	APY*
12 Month	**3.21%**	**3.25 %**

*Annual Percentage Yield is accurate as of 2/20/2026.

Limited time offer. $500.00 minimum to open and earn stated APY. Additional deposits are not allowed during the term of the certificate. A penalty is imposed for early withdrawal. Fees could reduce earnings.

Upon maturity, certificate will convert to a 12 month certificate at the current rate.

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