Rates are effective as of 10/1/2026

UHS Employees FCU – Dividend Rates

Savings Account

Account Balance	Rate	APY*
$25.00 - $999.99	.10%	.10%
$1,000.00 - $9,999.99	.25%	.25%
$10,000+	.50%	.50%

Premier Money Market

Account Balance	Rate	APY*
$2,500.00 - $9,999.99	1.00%	1.00%
$10,000.00 - $49,999.99	1.15%	1.15%
$50,000.00 - $99,999.99	1.25%	1.25%
$100,000+	1.50%	1.50%

Holiday Club

Account Balance	Rate	APY*
$0.01+	.25%	.25%

*$10.00 early withdrawal fee before October 1st

UHS EMPLOYEES
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Share Certificates

Term	Minimum Investment	Rate	APY*
6 months	$500	3.50%	3.50%
12 months	$500	3.50%	3.50%
18 months	$500	3.50%	3.50%
36 months	$500	3.50%	3.50%
60 months	$500	3.50%	3.50%

Penalty for early withdrawal of certificates less than 36 months: 90 days interest.
Penalty for early withdrawal of certificates 36 months or more: 240 days interest.

Important Disclosures

Truth in Savings Disclosures about your Account

- The Annual Percentage Yield 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.
- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- The Dividend Period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.
- For share accounts, dividends will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts, if you close your account before accrued dividends are credited, accrued dividends will not be paid.
- Unless otherwise stated for a specific type of account, in order for your account to earn dividends you must have an actual account balance of at least $25.00. If your balance falls below $25.00 you will not earn any dividends during the dividend period. Dividends are compounded monthly and credited monthly on balances of $25.00 or more based on average daily balance in your account. If you withdraw funds from your account before dividends are paid you will receive dividends accrued on funds prior to the withdrawal, but such dividend will not be credited to your account until the next dividend declaration date.
- For share savings, no more than (6) preauthorized, automatic, or telephone transfers may be made to another account of yours or to a third party. All such transfers may be subject to a fee, pursuant to the Credit Union's Fee Schedule. For a Holiday Club, the entire balance will be transferred to your share draft or share account after October 1st and the account will remain open. If you withdraw any of the account balance from a Holiday Club at any time we may impose a fee of $10.00.
- Premier Money Market Accounts will be charged based on our Credit Union Fee Schedule for any withdrawals over 6 in a calendar month.
- We will not send you notice of any changes in dividend rate or APY* applicable to any account where the dividend is subject to change from time to time, although notice of changes in dividend rates will be posted on the Credit Union's website. Also, no notice of changes to fees for printing of share drafts will be sent. In addition, where there is any change in the information disclosed in this statement, the change will appear in a notice posted on our website.

APY* = Annual Percentage Yield

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