Our Rates and Explanation of
Rates & Service Charges – (MSA) California

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"Our Rates and Explanation of Rates & Service Charges" explains current terms, rates and service charges applicable to the savings, checking and certificate accounts we offer. We may offer other rates and require other service charges or amend the rates and service charges, as explained in this disclosure, from time to time. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

Rates for Savings, Checking and Certificate Accounts

Effective Date: 09/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Savings and Money Market Accounts							
Primary Savings	0.100%	0.10%	$5	$5	$50	Monthly	Monthly
Sub Savings	0.100%	0.10%	$0	$5	$5	Monthly	Monthly
Digital Savings*							
$0.00-$25,000.00 (qualifying rate)	4.410%	4.50%					
$25,000.01 and up	0.100%	4.50%-0.10%	$0	$0	N/A	Monthly	Monthly
Non qualifying rate	0.100%	0.10%					
IRA Savings	0.150%	0.15%	$50	$50	$50	Monthly	Monthly
GetStarted Savings							
$0.00-$1,000.00 (qualifying rate)	4.888%	5.00%	$0	$0	N/A	Monthly	Monthly
$1,000.00 and up	0.100%	5.00%-.100%					
Money Market Fund							
$0.00-$2,499.00	0.250%	0.25%					
$2,500.00-$9,999.99	0.399%	0.40%					
$10,000.00-$24,999.99	0.499%	0.50%					
$25,000.00-$49,999.99	0.549%	0.55%	$2,500	$2,500	$2,500	Monthly	Monthly
$50,000.00-$$74,999.99	0.598%	0.60%					
$75,000.00-$99,999.99	0.598%	0.60%					
$100,000.00 and up	0.896%	0.90%					
Advantage Choice Money Market**							
$0.00 - 1,000.00	3.928%	4.00%					
$1,000.01 - $5,000	1.982%	4.00%-2.80%					
$5,000.01 - $10,000.00	0.995%	2.80%-1.90%	$1,000	$0.00	N/A	Monthly	Monthly
$10,000.01 - $25,000.00	0.499%	1.90%-1.06%					
$25,000.01 and up	0.200%	1.06%-0.22%					
High Yield Money Market***							
$0.00-$49,999	.598%	0.60%	$50,000	$0.00	$50,000	Monthly	Monthly
$50,000.00 and up	1.588%	1.60%					

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Checking Accounts							
Advantage Checking							
$0.00-$2,499.99	0.000%	0.00%	$100	$2,500	$75,000	Monthly	Monthly
$2,500.00-$9,999.99	0.050%	0.05%					
$10,000.00-$24,999.99	0.050%	0.05%					
$25,000.00-$49,999.99	0.100%	0.10%					
$50,000.00-$74,999.99	0.150%	0.15%					
$75,000.00-$99,999.99	0.200%	0.20%					
$100,000.00 and up	0.200%	0.20%					
High Yield Checking*							
$0-$10,000.00 (qualifying rate)	4.410%	4.50%	$0	$0	N/A	Monthly	Monthly
$10,000.01 and up	0.100%	4.50%-0.10%					
Non-qualifying rate	0.100%	0.10%					
Opportunity Checking							
$0.00-$2,499.99	0.000%	0.00%	$25	$2,500	$2,500	Monthly	Monthly
$2,500.00-$9,999.99	0.050%	0.05%					
$10,000.00-$24,999.99	0.050%	0.05%					
$25,000.00-$49,999.99	0.050%	0.05%					
$50,000.00 and up	0.100%	0.10%					
Simple Checking	0.000%	0.00%	$25	N/A	$1,200	N/A	N/A
Simple Free Checking	0.000%	0.00%	$25	N/A	N/A	N/A	N/A
Union Vacation Checking	0.050%	0.05%	N/A	N/A	N/A	Monthly	Monthly
Young Adult Checking	0.000%	0.00%	$25	N/A	N/A	N/A	N/A
Graduate High Yield Checking							
$0-$2,000.00 (qualifying rate)	2.960%	3.00%	$0	$0	N/A	Monthly	Monthly
$2,000.01 and up	0.100%	3.00%-0.10%					
Non-qualifying rate	0.100%	0.10%					

**Available to new members only.*
***To start an Advantage Choice Money Market account, your initial deposit of $1,000 must come from funds you have at another financial institution.*
****To start a High Yield Money Market account, $25,000 of your initial deposit of $50,000 must come from funds you have at another financial institution and you must have an existing Advantage Checking account.*

Effective Date: 09/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Certificate Accounts							
Certificate Accounts - $1,000 minimum							
3 Months	2.960%	3.00%	$1,000	$1,000	N/A	Monthly	Account's Term
6 Months	2.960%	3.00%					
12 Months	3.348%	3.40%					
24 Months	2.862%	2.90%					
36 Months	2.521%	2.55%					
48 Months	2.667%	2.70%					
60 Months	3.057%	3.10%					

Effective Date: 09/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
Certificate Accounts - $25,000 minimum							
3 Months	3.008%	3.05%	$25,000	$25,000	N/A	Monthly	Account's Term
6 Months	3.008%	3.05%					
12 Months	3.397%	3.45%					
24 Months	2.911%	2.95%					
36 Months	2.570%	2.60%					
48 Months	2.716%	2.75%					
60 Months	3.105%	3.15%					
Certificate Accounts - $50,000 minimum							
3 Months	3.057%	3.10%	$50,000	$50,000	N/A	Monthly	Account's Term
6 Months	3.057%	3.10%					
12 Months	3.445%	3.50%					
24 Months	2.960%	3.00%					
36 Months	2.618%	2.65%					
48 Months	2.765%	2.80%					
60 Months	3.154%	3.20%					
Certificate Accounts - $100,000 minimum							
3 Months	3.105%	3.15%	$100,000	$100,000	N/A	Monthly	Account's Term
6 Months	3.105%	3.15%					
12 Months	3.494%	3.55%					
24 Months	3.008%	3.05%					
36 Months	2.667%	2.70%					
48 Months	2.813%	2.85%					
60 Months	3.203%	3.25%					
IRA Certificate Accounts - $1,000 minimum							
6 Months	2.956%	3.00%	$1,000	$1,000	N/A	Monthly	Account's Term
12 Months	3.344%	3.40%					
24 Months	2.859%	2.90%					
36 Months	2.518%	2.55%					
48 Months	2.664%	2.70%					
60 Months	3.053%	3.10%					
IRA Certificate Accounts - $25,000 minimum							
6 Months	3.005%	3.05%	$25,000	$25,000	N/A	Monthly	Account's Term
12 Months	3.392%	3.45%					
24 Months	2.907%	2.95%					
36 Months	2.567%	2.60%					
48 Months	2.713%	2.75%					
60 Months	3.102%	3.15%					
IRA Certificate Accounts - $50,000 minimum							
6 Months	3.053%	3.10%	$50,000	$50,000	N/A	Monthly	Account's Term
12 Months	3.440%	3.50%					
24 Months	2.956%	3.00%					
36 Months	2.616%	2.65%					
48 Months	2.762%	2.80%					
60 Months	3.150%	3.20%					

Effective Date: 09/01/2026	Dividend Rate	Annual Percentage Yield	Minimum Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid Service Charge	Dividends Compounded & Credited	Dividend Period
IRA Certificate Accounts - $100,000 minimum							
6 Months	3.102%	3.15%	$100,000	$100,000	N/A	Monthly	Account's Term
12 Months	3.489%	3.55%					
24 Months	3.005%	3.05%					
36 Months	2.664%	2.70%					
48 Months	2.810%	2.85%					
60 Months	3.198%	3.25%					

Explanation of Rates & Service Charges

As explained in the MSA, "Our Rates & Service Charges" applies to all the accounts we offer. Except as specifically described, the following terms apply to all of the accounts you have with us.

1. Rate Information

The Dividend Rate and Annual Percentage Yield on the accounts you have with us are identified above. Advantage Checking, Opportunity Checking, Money Market and High Yield Money Market accounts are Tiered Rate Accounts. For these accounts, if the balance falls within the range for a particular tier, the Dividend Rate and Annual Percentage Yield for that tier will apply to the entire balance in the account. Advantage Choice Money Market, Digital Savings, GetStarted Savings, High Yield Checking and Graduate High Yield Checking accounts are also Tiered Rate Accounts. For these accounts, the specified Dividend Rate for a tier will apply only to the portion of the account balance that is within that tier. The annual percentage yields, which vary depending on the balance in the account, are shown for each tier.

The Dividend Rates and Annual Percentage Yields are the prospective rates as of the effective date shown above. For all accounts except certificates, the Dividend Rate and Annual Percentage Yield may change at any time as determined by the Credit Union. For Certificate Accounts, the Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For Certificate Accounts, the Annual Percentage Yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period.

3. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts, the Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. Accrual of Dividends

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

5. Balance Information

The minimum balance required to start each account, earn the stated Annual Percentage Yield, and avoid a service charge is identified above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. For all accounts, dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

6. Account Limitations

As an alternative to the minimum balance shown above, Simple Checking accounts require direct deposits of at least $500 per month and at least seven (7) debit card transactions posted during the dividend period in order to avoid a service charge.

7. Certificate Account Features

a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account.

b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

c. Early Withdrawal Penalty

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

1) Amount of Penalty. The penalty is based on the term of the certificate. For certificates with terms of one year or less, the penalty is equal to 90 days' dividends on the amount withdrawn. For certificates with terms of longer than one year, the penalty will equal 180 days' dividends on the amount withdrawn.

2) How the Penalty Works. The penalty is calculated on the amount of early withdrawal. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

3) Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner attains age 59½ or becomes disabled and begins making periodic withdrawals.

d. Renewal Policy

Certificate Accounts are automatically renewable accounts. Automatically renewable accounts will renew for another term upon maturity. You have a grace period of seven (7) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

e. Nontransferable/Nonnegotiable

The account(s) you have with us is/are nontransferable and nonnegotiable. This means that an account and the funds in the account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

8. Special Features for Advantage Checking

For Advantage Checking accounts, if you have a combined household balance of $75,000 in all your savings and loan accounts with us, there is no service charge to maintain this account.

9. Features for Special Deposit Accounts

a. Eligibility

The following accounts are subject to additional eligibility requirements:

- Digital Savings
- High Yield Checking
- GetStarted Savings
- Graduate High Yield Checking

b. Digital Savings Accounts

Digital Savings accounts are available only to new members who are at least eighteen (18) years of age. For purposes of eligibility, individuals who open a Digital Savings account will continue to be considered a “new member” for thirty (30) calendar days following account opening and may qualify for the other promotional product during that period, subject to all other eligibility requirements. These accounts are only available through Online or Mobile Banking. To qualify for the higher dividend rate, you must meet all of the following requirements during the Qualification Month:

- Maintain an active Nuvision Checking account, and complete at least 10 qualifying debit card purchases that post and settle to your account.
- Be enrolled in electronic statements (e-statements).
- Log in to mobile or online banking at least once during the calendar month immediately ***preceding*** the Qualification Month.

If you do not meet all three requirements, your account will earn the standard interest rate for that month.

Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions initiated but not posted by the end of the Qualification Month will count in the following cycle when they post. A Qualification Month begins on the first calendar day of each month and end on the last calendar day of the month. Dividends will be calculated and paid on the last day of each Qualification Month.

c. High Yield Checking Accounts

High Yield Checking accounts are available only to new members who are at least eighteen (18) years of age. For purposes of eligibility, individuals who open a High Yield Checking account will continue to be considered a “new member” for thirty (30) calendar days following account opening and may qualify for the other promotional product during that period, subject to all other eligibility requirements. To qualify for the higher dividend rate, you must meet all of the following requirements during the Qualification Month:

- Complete at least 10 qualifying debit card transactions that post and settle to your account.
- Be enrolled in electronic statements (e-statements).
- Log in to mobile or online banking at least once during the calendar month immediately ***preceding*** the Qualification Month.

If you do not meet all three requirements, your account will earn the standard interest rate for that month.

Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions initiated but not posted by the end of the Qualification Month will count in the following cycle when they post. A Qualification Month begins on the first calendar day of each month and end on the last calendar day of the month. Dividends will be calculated and paid on the last day of each Qualification Month.

d. GetStarted Savings Accounts

GetStarted Savings accounts are available only to eligible Greenlight participants ages fourteen (14) through twenty-three (23) who meet the account ownership requirements established by Nuvision Credit Union. Balances up to the first $1,000 will earn the dividend rate shown in Our Rates and Explanation of Rates & Service Charges disclosure. There are no monthly qualification requirements to earn dividends on this account. Eligibility and account ownership requirements are governed by the Member Service Agreement.

e. Graduate High Yield Checking Accounts

Graduate High Yield Checking accounts are available only to eligible Greenlight participants ages fourteen (14) through seventeen (17) who meet the account ownership requirements established by Nuvision Credit Union. To qualify for the higher dividend rate, you must meet all of the following requirements during the Qualification Month:

- Complete at least 6 qualifying debit card purchases that post and settle to your account.
- Complete at least one monthly transfer, in any amount, from Graduate High Yield Checking to any Nuvision savings account.

If you do not meet both requirements, your account will earn the standard interest rate for that month.

Transactions may take one or more banking days from the date the transaction was made to post to your account. Transactions initiated but not posted by the end of the Qualification Month will count in the following cycle when they post. A Qualification Month begins on the first calendar day of each month and end on the last calendar day of the month. Dividends will be calculated and paid on the last day of each Qualification Month.

1) Automatic Conversion Following Age 18: Your Graduate High Yield Checking account will automatically convert to a High Yield Checking account on the first day of the month following your 18th birthday month. Your account number will remain the same. After conversion, the account will be subject to the terms, conditions, eligibility requirements, and dividend rates applicable to the High Yield Checking account, as set forth in the Membership Service Agreement and Our Rates and Explanation of Rates & Charges disclosures.