

Rates subject to change without notice and will change from time to time.

Checking Accounts	Daily Balance	Dividend Rate	Annual Percentage Yield
Primary Checking (Qualifying) ^{1,2}	\$0 - \$5,000	4.88%	5.00%
Primary Checking (Qualifying) ^{1,2}	\$5,000.01 and Above	0.01%	0.01%
Primary Checking (Non-Qualifying) ²	Greater than \$0	0.01%	0.01%

Savings Accounts	Daily Balance	Dividend Rate	Annual Percentage Yield
Savings	Greater than \$0	0.01%	0.01%
Primary Savings ²	\$0 - \$500	4.88%	5.00%
Primary Savings ²	\$500.01 and Above	0.01%	0.01%

High Yield Savings Accounts ³	Daily Balance	Dividend Rate	Annual Percentage Yield
High Yield Savings	\$0 - \$99,999.99	0.01%	0.01%
High Yield Savings	\$100,000 and Above	3.92%	4.00%

Money Market Accounts ³	Daily Balance	Dividend Rate	Annual Percentage Yield
Tier 1	\$2,500 - \$9,999.99	3.44%	3.50%
Tier 2	\$10,000 - \$24,999.99	3.44%	3.50%
Tier 3	\$25,000 - \$49,999.99	3.44%	3.50%
Tier 4	\$50,000 - \$99,999.99	3.44%	3.50%
Tier 5	\$100,000 - \$249,999.99	3.44%	3.50%
Tier 6	\$250,000 and Above	3.44%	3.50%

Fixed Rate Certificates		
	Interest Rate	Annual Percentage Yield
6 Month Fixed	4.40%	4.50%
12 Month Fixed	4.16%	4.25%
18 Month Fixed	3.92%	4.00%
24 Month Fixed	3.68%	3.75%
36 Month Fixed	3.44%	3.50%
48 Month Fixed	3.29%	3.35%

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¹Account must meet specific activity requirements to qualify each period.

²These accounts are tiered rate accounts. ValorFI pays the stated dividend rate only on that portion of the balance within the specified tier. These accounts use the daily balance method and dividends are calculated by applying a daily periodic rate to the principal in the account each day.

³These accounts are tiered rate accounts. ValorFI pays the stated dividend rate on the entire balance once the applicable tier level is met. These accounts use the daily balance method and dividends are calculated by applying a daily periodic rate to the principal in the account each day.

Please refer to our separate Truth In Savings and Consumer Membership & Account Agreement for important information regarding your account.

ValorFI Heroes is digital banking platform that is operated by Gesa Credit Union. ValorFI Heroes is not a bank nor a credit union. Gesa Credit Union is the legal entity behind this brand and provides the banking services offered by ValorFI. Applicable legal documents and Federal Reserve transactions will reference Gesa Credit Union. All accounts are held at Gesa Credit Union where savings are insured by the National Credit Union Share Insurance Fund, which is administered by the National Credit Union Administration (NCUA), an agency of the United States government. Accounts opened with a trade name of ValorFI Heroes are not separately insured and do not have additional insurance through the trade name.

