

| LOAN TYPE | TERM | RATE TYPE | RATE FORMULA | DAILY PERIODIC RATE AS LOW AS | ANNUAL PERCENTAGE RATE AS LOW AS |
|--|---------------|-------------------|-----------------------------------|--|----------------------------------|
| Overdraft Line-of-Credit (Checking Reserve) | Revolving | Fixed | n/a | 0.036712% | 13.40%* |
| Undergraduate Private Education Line-of-Credit | to 300 Months | Variable | Based on Prime Rate (7.00% Floor) | 0.019178% | 7.00%** |
| Savings Secured | to 120 Months | Variable | Savings Rate + 3.00% | 0.008356% | 3.05%*** |
| Term Secured | to 60 Months | Fixed | Term Rate + 3.00% | 0.008904% | 3.25% |
| Home Equity Line-of-Credit (IO RealtyLine) | Revolving | Variable | Based on Prime Rate (3.95% Floor) | 0.010822% | 3.95% |
| Investment Property Interest-Only HELOC | Revolving | Variable | Based on Prime Rate (4.95% Floor) | 0.013562% | 4.95% |
| First Mortgage/Co-Op Loan | to 30 Years | Fixed or Variable | n/a | Changes daily. Please call for details or visit quorumfcu.org/mortgages | |

| LOAN TYPE | TERM | RATE TYPE | RATE FORMULA | DAILY PERIODIC RATE | ANNUAL PERCENTAGE RATE**** |
|---|-----------|-----------|--------------------|---------------------|----------------------------|
| Cash Back World, World MasterCard, and World Elite MasterCard (No Annual Fee) | Revolving | Variable | Prime Rate + 5.65% | 0.024384% | 8.90% |
| | | | Prime Rate + 6.65% | 0.027123% | 9.90% |
| | | | Prime Rate + 8.65% | 0.032603% | 11.90% |
| | | | Prime Rate + 15% | 0.049315% | 18.00% |
| RateWise MasterCard (No Annual Fee) | Revolving | Variable | Prime Rate + 4.65% | 0.021644% | 7.90% |
| | | | Prime Rate + 5.65% | 0.024384% | 8.90% |
| | | | Prime Rate + 7.65% | 0.029863% | 10.90% |
| | | | Prime Rate + 12% | 0.041781% | 15.25% |
| | | | Prime Rate + 15% | 0.049315% | 18.00% |

*Overdraft Line-of-Credit (Checking Reserve): Rates are subject to change.
 **Undergraduate Private Education Line-of-Credit: Rate reflects a 0.25% discount for auto-pay during repayment only.
 ***Savings Secured: The Annual Percentage Rate (APR) for all advances on all existing balances will be subject to change on the first day of each month based on the Basic Savings rate published monthly.
 ****Credit Cards: The rate is based on your creditworthiness. The APR will vary with the market based on the Prime Rate. The maximum interest rate will never exceed the rate permitted under the Federal Credit Union Act (currently, this maximum is 18%). If your rate increases, additional payments will be required.

| ACCOUNT TYPE | TERM | RATE TYPE | MINIMUM BALANCE | DIVIDEND ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
|-----------------------|------------------------|-----------|-------------------|----------------------------------|---------------|
| Checking Rewards | n/a | Variable | None | 0.01% | 0.01% |
| QChoice | n/a | Variable | \$0 - \$19,999 | 0.01% | 0.01% |
| | | | \$20,000 and over | 0.05% | 0.05% |
| HighQ | n/a | Variable | None | 0.35% | 0.35% |
| Basic Savings | n/a | Variable | \$5 | 0.01% | 0.01% |
| Name-Your-Own-Savings | n/a | Variable | None | 0.01% | 0.01% |
| Holiday Club | Disbursed each October | Variable | None | 0.01% | 0.01% |

Penalties may apply for early withdrawal on Holiday Club account.

| ACCOUNT TYPE | TERM | RATE TYPE | MINIMUM BALANCE | DIVIDEND ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
|---------------------------|-----------------------|-----------|-----------------------|----------------------------------|---------------|
| Money Management | n/a | Variable | \$0 - \$2,499 | 0.01% | 0.01% |
| | | | \$2,500 - \$9,999 | 0.01% | 0.01% |
| | | | \$10,000 - \$24,999 | 0.01% | 0.01% |
| | | | \$25,000 - \$99,999 | 0.10% | 0.10% |
| | | | \$100,000 - \$249,999 | 0.20% | 0.20% |
| | | | \$250,000 and over | 0.25% | 0.25% |
| IRA Savings | n/a | Variable | \$0 - \$2,499 | 0.01% | 0.01% |
| | | | \$2,500 - \$9,999 | 0.01% | 0.01% |
| | | | \$10,000 - \$24,999 | 0.01% | 0.01% |
| | | | \$25,000 - \$99,999 | 0.05% | 0.05% |
| | | | \$100,000 and over | 0.10% | 0.10% |
| Term Savings and IRA Term | 3 Months | Fixed | \$1,000 | 0.01% | 0.01% |
| | 6 Months | | | 0.25% | 0.25% |
| | 12 Months | | | 0.40% | 0.40% |
| | 13 Months (New Money) | | | 0.60% | 0.60% |
| | 18 Months | | | 0.40% | 0.40% |
| | 24 Months | | | 0.45% | 0.45% |
| | 30 Months (New Money) | | | 1.00% | 1.00% |
| | 36 Months | | | 0.50% | 0.50% |
| | 48 Months | | | 0.55% | 0.55% |
| 60 Months | 0.65% | 0.65% | | | |

Penalties may apply for early withdrawal on all Term accounts. Your savings Federally insured by the National Credit Union Administration.

Term Account deposits of \$100,000 or more earn an additional 0.10% APY.