



## HIGH YIELD MONEY MARKET PROMOTION ADDENDUM

*This "Bonus Addendum" is part of the Truth-in-Savings Agreement for the qualifying account you are opening.*

To qualify for the six (6) month promotional 4.00% Annual Percentage Yield (APY), you must open a new High Yield Money Market (HYMM) using new money (*external funds – monies from accounts other than Vantage West or affiliate institutions*). After the six (6) month promotional period, the rate will revert to the current standard variable rate offered based on amount in account at the time of expiration of promotional period. Please see Truth in Savings agreement that was provided at account opening for terms and conditions.

The new HYMM must be opened during the promotional period October 1, 2025, to December 31, 2025. The promotional APY is effective at the time of account opening and is effective for a minimum of six (6) months after opening. The minimum opening deposit for the HYMM is \$10,000.00. The account must maintain a \$500.00 minimum balance to remain open. Only new HYMM accounts funded by external funds are eligible for the 4.00% APY. External funds are defined as new money received into the HYMM account via ACH transfer, wire, check, or cash from an account not affiliated with Vantage West. A transfer done via ATM, online, or in a branch, from a Vantage West account is not considered new money. Funds from a HUSTL account, which is an affiliate of Vantage West, are not considered external or new funds.

Examples of non-qualifying funding include:

- Transfers made from existing Vantage West accounts, regardless of the transfer method, will not qualify unless they match funds that were originally deposited from an external financial institution into another Vantage West deposit account between October 1 and December 31.
- Cash deposits that correlate with withdrawals from Vantage West accounts.
- Funds originating from HUSTL accounts or other affiliated institutions.

Accounts attempting to circumvent eligibility will not be eligible for the promotion. The offer is only available to new and existing members who have met all eligibility and fulfillment criteria. The offer is valid for new HYMM only. Accounts found to be non-compliant with the external funding requirement may be adjusted to the standard variable rate retroactively to the date of account opening. Vantage West reserves the right to verify the source of funds deposited into the HYMM account. If it is determined that the funds originated from internal transfers or affiliated accounts, the promotional rate of 4.00% APY may be forfeited.

Vantage West reserves the right to modify or cancel this promotion at any time without prior notice. All accounts are subject to approval. Certain restrictions may apply. If you do not meet the qualification requirements, the standard dividend rate and APY will apply to your account. This promotion cannot be combined with any other promotional offers, rate enhancements, or relationship pricing. Members must remain in good standing throughout the promotional period to retain eligibility for the promotional rate. Business HYMM accounts are not eligible. Employees and Board Members are not eligible for this promotion. Federally insured by NCUA.