Consumer Deposit Rate Information
Rates are expressed as Annual Percentage Yield (APY)
Effective: 7/1/2026

SAVINGS ACCOUNTS

Regular Savings Account

Minimum Balance		Rate	APY
$ -	$ 499.99	0.150%	0.15%
$ 500.00	$ 999.99	0.150%	0.15%
$ 1,000.00	$ 4,999.99	0.150%	0.15%
$ 5,000.00	$ 9,999.99	0.150%	0.15%
$ 10,000.00	and up	0.150%	0.15%

A minimum balance of $5.00 is required to open and maintain account

Premium Share IRA (Traditional, Roth & Coverdell Education)

Minimum Balance		Rate	APY
$ 50.00	$ 499.99	1.144%	1.15%
$ 500.00	$ 24,999.99	1.243%	1.25%
$ 25,000.00	$ 74,999.99	1.490%	1.50%
$ 75,000.00	$ 124,999.99	1.736%	1.75%
$ 125,000.00	and up	1.982%	2.00%

A minimum balance of $50 is required to open and maintain account

Super Saver for Kids [1]

Minimum Balance		Rate	APY
$ -	$ 1,000.00	0.995%	1.00%
$ 1,000.01	and up	0.100%	0.10%

A minimum balance of $5.00 is required to open and maintain account

Premium Share Account

Minimum Balance		Standard Rates		Relationship Rates[2]	
		Rate	APY	Rate	APY
$ 500.00	$ 999.99	0.050%	0.05%	0.300%	0.30%
$ 1,000.00	$ 9,999.99	0.050%	0.05%	0.300%	0.30%
$ 10,000.00	$ 24,999.99	1.490%	1.50%	1.740%	1.75%
$ 25,000.00	$ 99,999.99	1.490%	1.50%	1.740%	1.75%
$ 100,000.00	$ 124,999.99	1.490%	1.50%	1.740%	1.75%
$ 125,000.00	and up	1.490%	1.50%	1.740%	1.75%

A minimum balance of $500 is required to open and maintain account

Launch Money Market [1]

Minimum Balance		Rate	APY
$ -	$ 1,000.00	3.928%	4.00%
$ 1,000.01	$ 1,999.99	2.716%	2.75%
$ 2,000.00	$ 4,999.99	1.342%	1.35%
$ 5,000.00	$ 9,999.99	0.250%	0.25%
$ 10,000.00	$ 99,999.99	0.100%	0.10%
$ 100,000.00	and up	0.100%	0.10%

A minimum balance of $100 is required to open account

High Yield Money Market

Minimum Balance		Standard Rates		Relationship Rates[2]	
		Rate	APY	Rate	APY
$ 500.00	$ 9,999.99	0.050%	0.050%	0.300%	0.30%
$ 10,000.00	$ 99,999.99	0.050%	0.050%	0.300%	0.30%
$ 100,000.00	$ 124,999.99	2.716%	2.750%	2.966%	3.01%
$ 125,000.00	and up	2.960%	3.000%	3.210%	3.26%

A minimum balance of $10,000 is required to open account

CHECKING ACCOUNTS

Premium Rewards (no longer offered as of 1/2/26)

Minimum Balance		Rate	APY
$ -	$ -	0.020%	0.02%

A minimum deposit of $20 is required to open account.

Essential Checking

Minimum Balance		Rate	APY
$ -	$ -		

A minimum deposit of $20 is required to open account

[1] The APY will be calculated by applying one or more Dividend Rates to multiple balance ranges as set forth above. The Dividend Rate for each balance range will apply to your account balance within each particular deposit balance range and not the entire account balance.

[2] To qualify for the Relationship Rate and APY for Premium Share and High Yield Money Market accounts you need to meet ALL of the following qualification requirements for the applicable dividend period: 1) you must have an open Vantage West checking account; and 2) you must have a total monthly direct deposit of at least $750 per month into any share in the Membership account; and 3) you must have an aggregate loan and/or account balances of at least $10,000 in the same Membership account. HYMM and PSA dividends are based on the account's standing and Relationship Rate eligibility at the end of the month.

The Annual Percentage Yield that you will receive for the dividend period is determined by your account and service relationship with the credit union. Relationship Rates, conditions, and benefits are subject to change without notice.

The Annual Percentage Yield (APY) is variable and terms may change at any time. Dividends earned on average daily balance. Fees and other conditions could reduce the earnings on the account. To obtain current rate information or additional account information, please call us at (520) 298-7882 or (800) 888-7882, outside of Tucson. You may also visit our website at www.vantagewest.org.

Consumer Deposit Rate Information
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CERTIFICATES

Early withdrawal penalty: Remaining terms of 12 Months or less 90 days' dividends
Remaining terms greater than 12 Months to 48 Months 180 days' dividends
Remaining terms greater than 48 Months to 60 Months 360 days' dividends

Minimum balance shown is required to open an account and earn stated APY.
Jump-up Certificates have the option of a one-time rate increase during the term.

Regular Certificates

Minimum Balance	Term	Standard Rates		Relationship Rates[3]	
		Rate	APY	Rate	APY
$ 500.00	6-month	3.445%	3.50%	3.695%	3.76%
$ 500.00	12-month	3.203%	3.25%	3.453%	3.51%
$ 500.00	24-month	3.300%	3.35%	3.550%	3.61%
$ 500.00	36-month	3.397%	3.45%	3.647%	3.71%
$ 500.00	60-month	3.494%	3.55%	3.744%	3.81%

IRA Certificates

Minimum Balance	Term	Rate	APY
$ 500.00	18-month	3.445%	3.50%
$ 500.00	36-month	3.397%	3.45%

Jump-up Certificates

Minimum Deposit	Term	Standard Rate		Relationship Rate[3]	
		Rate	APY	Rate	APY
$ 500.00	24-month	3.203%	3.25%	3.453%	3.51%
$ 500.00	36-month	3.251%	3.30%	3.501%	3.56%

[3] To qualify for the Relationship dividend rate and annual percentage yield, you must meet ALL of the following qualification requirements at the time the certificate is opened: 1) you must have an open Vantage West checking account; and 2) you must have a total monthly direct deposit of at least $750 per month into any share in the Membership account; and 3) you must have an aggregate loan and/or account balances of at least $10,000 in the same Membership account. The IRA Certificate is not eligible for the Relationship dividend rate and APY. Rates for new/renewing/converting Certificates will be based upon the account's Relationship eligibility as of the prior night.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Vantage West
CREDIT UNION

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800.888.7882
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TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 07/01/2026

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share	See Separate Rate Sheet	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Average Daily Balance	—
Super Saver Club		Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Average Daily Balance	Account limitations apply.
Premium Share		Monthly	Monthly	Monthly (Calendar)	$500.00	—	$500.00	Average Daily Balance	—
Premium Share IRA		Monthly	Monthly	Monthly (Calendar)	$50.00	—	$50.00	Average Daily Balance	—
High Yield Money Market		Monthly	Monthly	Monthly (Calendar)	$10,000.00	—	$500.00	Average Daily Balance	—
Launch Money Market		Monthly	Monthly	Monthly (Calendar)	$100.00	—	—	Average Daily Balance	Account limitations apply.
Essential Checking		—	—	—	$20.00	—	—	—	—

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ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — 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. For Regular Share, Super Saver Club, Premium Share, Premium Share IRA, High Yield Money Market, and Launch Money Market accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Regular Share, Super Saver Club, Premium Share, Premium Share IRA, High Yield Money Market, and Launch Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in a separate Rate Sheet. For tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Super Saver Club and Launch Money Market accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

The annual percentage yield that you will receive for the dividend period is determined by your account and service relationship with the credit union. To qualify for the Relationship dividend rate and annual percentage yield for Premium Share and High Yield Money Market accounts you need to meet ALL of the following qualification requirements for the applicable dividend period:

1) you must have an open Vantage West checking account; and
2) you must have a total monthly direct deposit of at least $750 per month into any share in the same Membership account; and
3) you must have an aggregate loan and/or account balances of at least $10,000 in the same Membership account.

Please refer to the separate Rate Sheet you receive with this disclosure for the dividend rates and annual percentage yields that apply to Premium Share and High Yield Money Market accounts as well as the qualification requirements that must be met each dividend period. Dividends for Premium Share and High Yield Money Market accounts are based on the account's standing and Relationship Rate eligibility at the end of the month. If you do not meet the qualification requirements, the standard dividend rate and annual percentage yield will apply to your account.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Sheet. 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.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue no later than the business day we receive credit for the deposits of noncash items (e.g. checks) to your account. For Regular Share, Super Saver Club, Premium Share, Premium Share IRA, High Yield Money Market, and Launch Money Market accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Sheet. For Premium Share and High Yield Money Market accounts, $500.00 of your minimum opening deposit will be placed on hold/pledged in your account. For Premium Share, Premium Share IRA, and High Yield Money Market accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the separate Rate Sheet. For accounts using the average daily balance method as stated in the Rate Sheet, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. ACCOUNT LIMITATIONS — For Super Saver Club accounts, there is a limit of one (1) Super Saver Club account per primary member. Your Super Saver Club account will automatically convert to a Regular Share account when you reach 18 years of age. For Launch Money Market accounts, limit one per member. For Regular Share, Premium Share, Premium Share IRA, High Yield Money Market, and Essential Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule.

8. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

9. RATES — The rates provide in or with the Rate Sheet are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Member Information Center at 520-298-7882 or 1-800-888-7882 outside of Tucson.

10. FEES — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

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Vantage West
CREDIT UNION

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 (New money is defined as “external funds” – monies from accounts other than Vantage West or affiliate institutions). The promotional APY will be in effect from the time of account opening through the end of the six (6) full calendar month promotional period applicable to your account. After the promotional period ends, the account will earn the standard variable dividend rate and corresponding APY in effect for the applicable balance tier at that time. Please see the Truth in Savings Agreement provided at account opening for additional terms and conditions.

The new HYMM must be opened during the promotional period of **August 1, 2026, through October 30, 2026**. The promotional APY is effective at the time of account opening and will apply through the remainder of the month in which the account is opened, followed by **six (6) full calendar months**.

For example, if an account is opened on August 14, 2026, the promotional APY will apply from August 14, 2026, through August 31, 2026, with the six (6) full calendar months beginning September 1, 2026, and ending February 28, 2027.

The minimum opening deposit for the HYMM is **$10,000.00** and must be funded with **external funds** within **ten (10) business days** of account opening. Accounts not funded within this timeframe may be closed. The account must maintain a **$500.00 minimum balance** to remain open.

Only new HYMM accounts funded by **external funds** are eligible for 4.00% APY. Existing HYMM accounts are not eligible for this promotion and cannot be converted or manually adjusted to receive the promotional rate.

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 completed via ATM, online banking, telephone, or in a branch from a Vantage West account is not considered new money. Funds from a HUSTL account, or other affiliated institutions, are not considered external or new funds. Internal transfers are not permitted for the initial funding requirement.

Examples of non-qualifying funding include:

• Transfers made from existing Vantage West accounts, regardless of the transfer method
• Cash deposits that correlate with withdrawals from Vantage West accounts
• Funds originating from HUSTL accounts or other affiliated institutions

Accounts attempting to circumvent eligibility requirements will not qualify for the promotion. The offer is available to new and existing members who meet all eligibility and fulfillment criteria. The promotional APY applies only to newly opened HYMM accounts.

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 funds originated from internal transfers or affiliated accounts, the promotional APY may be forfeited.

After the initial required external deposit has been met, additional deposits or withdrawals are permitted. However, the account must maintain the $500 minimum balance to remain open.

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 qualification requirements are not met, the standard dividend rate and APY will apply. 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. Business HYMM accounts are not eligible. Employees and Board Members are not eligible for this promotion. Federally insured by NCUA.