

Let's find the right savings account for you.

What savings account feature is **most important** to you?



SavingsBooster[†]

Save more. Earn more.

Easy money when you enroll in eStatements and increase your balance by \$5 from prior month, excluding dividends.

- ✓ Earn up to 4.00% APY^{*1}
- ✓ No opening deposit required
- ✓ No minimum balance required



Mega Money Market

High-earning savings.

Earn mega savings with our Mega Money Market account. With this high-interest savings account, you'll enjoy:

- ✓ Higher interest on your balance
- ✓ Easier access to funds for fun, retirement or emergencies
- ✓ No monthly fee with a balance of \$2,500^{*2}

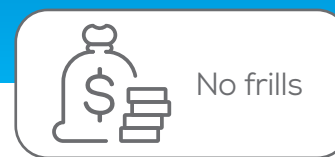


Savings with a Purpose

Saving for goals.

Our Savings with a Purpose account offers an easy way to save for vacations, holidays or your other financial goals.

- ✓ Low minimum average daily balance to earn dividends
- ✓ Unlimited withdrawals
- ✓ No minimum balance required



Regular Savings

Simple savings.

Our Regular Savings account offers you simple savings with peace of mind.

- ✓ Low minimum average daily balance to earn dividends
- ✓ Unlimited withdrawals
- ✓ No minimum balance required



Balance Builder Junior Savers

Start saving habits early.

An account to teach your kids about saving, budgeting, investing and more. Plus, it comes with perks:

- ✓ 3.00% APY^{*3}
- ✓ Insider tips and updates on savings progress
- ✓ Parent guides and activity sheet to build healthy saving habits

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Balance Tier to Earn Qualifying Rate

Rate

\$100,000.01+	4.00% APY
\$50,000.01 - \$100,000	3.50% APY
\$15,000.01 - \$50,000	3.00% APY
\$0 - \$15,000.00	2.00% APY
Non-qualifying rate	0.05% APY

Looking to save for medical expenses? Ask us about a Health Savings Account.

- ✓ No opening deposit required
- ✓ Earn interest to help save for medical expenses
- ✓ No minimum average daily balance to earn dividends
- ✓ Unlimited withdrawals for qualified expenses
- ✓ No monthly fee

^{*}APY = Annual Percentage Yield. Rates subject to change. \$5 member savings account required to establish membership and is excluded from any offer.

¹SavingsBooster: APY = Annual Percentage Yield. Rates are variable and are subject to change after the account is opened. If stated, the account requires a minimum balance to earn the listed APY. Fees may reduce earnings on the account. Other conditions may apply. Please refer to IHMVCU's terms of use and account opening policies for important information and disclosures. Must meet average daily balance requirements (\$5 increase over previous month's balance, excluding dividends) and eStatements at a valid email address to earn qualifying rate.

²Mega Money Market: monthly fee of \$18 will be charged if balance falls below \$2,500.

³Balance Builder Junior Savers: APY = Annual Percentage Yield. Rates are variable and are subject to change after the account is opened. If stated, the account requires a minimum balance to earn the listed APY. Fees may reduce earnings on the account. Other conditions may apply. Please refer to IHMVCU's terms of use and account opening policies for important information and disclosures. Only minors under the age of 18 are eligible for a Balance Builder Junior Savers account. Must meet average daily balance requirements (\$1 increase over previous month's balance, excluding dividends) and eStatements at a valid email address to earn qualifying rate on balances up to \$2,500, otherwise non-qualifying rate applies. Balances over \$2,500.01 will earn regular savings rate; non-qualifying rate is 0.05%.

Retail accounts only, no commercial or institutional funds permitted. Federally insured by NCUA.