Savings Rates / Disclosures

Effective November 1, 2026

This Rate Schedule is subject to change, call (800) 221-3311 or visit valleystrong.com to obtain current rates.

This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Valley Strong Credit Union. For purposes of this disclosure, the Dividend Rate and Annual Percentage Yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as of the date shown above. Your shares are federally insured up to $250,000 by the National Credit Union Administration.

Share Certificates			
Account Name	Minimum to Open/Earn APY	Dividend Rate	Annual Percentage Yield
Share Certificates	$1,000 / $1,000		
6 Months		0.399%	0.400%
12 Months		2.031%	2.050%
18 Months		0.995%	1.000%
24 Months		1.144%	1.150%
36 Months		1.500%	1.510%
12-month Simple Saver Certificate	$25 / $25	0.05%	0.05%
Traditional/Roth/Coverdell/IRA Certificates	$1,000 / $1,000		
12 Months		0.80%	0.80%
24 Months		1.14%	1.15%
36 Months		1.50%	1.51%
See your Valley Strong Truth-In-Savings Disclosure (About Your Credit Union Accounts) for the dividend compounding method of calculating dividends, early withdrawal penalties and general terms and conditions. There is a 10-day grace period after maturity to make changes/withdrawals with no penalty.			

Promotional Certificates		
Dividend Rate	Annual Percentage Yield	Terms & Conditions
13-Month Share Certificate		
3.687%	3.750%	The 13-month certificate offer is effective starting 10/01/26. 3.75% annual percentage yield (APY) is based on a dividend rate of 3.687%. $1,000 minimum opening deposit. New money must be deposited to obtain promotional rate. New money is defined as funds not currently on deposit with Valley Strong Credit Union. After initial 13-month term, funds will automatically renew into a traditional 12 month certificate. Penalties may be assessed for early withdrawal. Fees may reduce earnings. Not valid for IRA accounts. Valley Strong Membership is required. This offer may be withdrawn at any time.

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Savings			
Account Name	Minimum to Open/Earn APY	Dividend Rate	Annual Percentage Yield
Health Savings Account: club or checking (NO LONGER OFFERED)	$100 /$0	0.25%	0.25%
Money Market Accounts			
$1,000 through $9,999.99		0.150%	0.150%
$10,000.00 through $49,999.99		0.250%	0.250%
$50,000.00 through $99,999.99	$1,000 / $1,000	0.349%	0.350%
$100,000.00 through $249,999.99		0.399%	0.400%
$250,000.00 through $499,999.99		0.549%	0.550%
$500,000.00 and over		0.797%	0.800%
Summer Pay Accounts	$0 / $0	0.250%	0.250%
Club Account	$5 / $5	0.250%	0.250%
IRA Club Account	$100 / $100	0.25%	0.25%
Share Accounts			
$999.99 and under		0.05%	0.05%
$1,000.00 through $4,999.99	$1,000 / $1,000	0.05%	0.05%
$5,000.00 through $9,999.99		0.05%	0.05%
$10,000.00 and over		0.05%	0.05%
Rates for savings accounts are variable and may change after the account is opened. Fees may reduce earnings.			

Checking				
Account Name	Minimum to Open/Earn APY	Dividend Rate	Annual Percentage Yield	Fees and Charges
Makes Cents Checking	$25 / $0	0.00%	0.00%	$0 month ly for Members who are under the age of 20 or over the age of 60 or have a monthly direct deposit to Makes Cents Checking, estatements and one of the following: 1. 12 or more debit card transactions (PIN or signature point of sale) per month. 2. Maintain an average daily balance of $3,000 3. Have an active Valley Strong Mortgage, Personal Credit Card, Personal Loan, or HELOC Members who do not meet the above monthly qualifications will be charged a $5 service fee per month.
CentsAble Checking	$25 / $0	0.00%	0.00%	$0 Monthly Fee
Basic Access Checking	$25 / $0	0.00%	0.00%	$0 Monthly Fee
Grow Strong Checking (ages 13 through 17)	$25 / $0	0.00%	0.00%	$0 Monthly Fee

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Promotional Money Market Accounts		
Dividend Rate	Annual Percentage Yield	Terms & Conditions
Standard Pricing – $2,500 through $99,999		
2.031%	2.050%	2.050% annual percentage yield (APY) is based on a dividend rate of 2.031%. Offer is valid as of 7/1/26. $2,500 minimum deposit required and must be maintained to earn the promotional APY. Fees may reduce earnings.
Premier Pricing – $100,000 and over		
2.227%	2.250%	2.250% annual percentage yield (APY) is based on a dividend rate of 2.227%. Offer is valid as of 7/1/26. $100,000 minimum deposit required and must be maintained to earn the promotional APY. Fees may reduce earnings. This is a variable account. Valley Strong Membership is required. Offer and rates are subject to change at any time.
Relationship Money Market Pricing (Kern, Kings, and Tulare Counties)		
2.374%	2.400%	2.400% annual percentage yield (APY) is based on a dividend rate of 2.374%. Offer valid as of 5/1/26. Relationship Money Market Pricing may be applied to both business and consumer money market products. Rates are variable and subject to change. Fees may reduce earnings. Must maintain both business and consumer share savings and checking to qualify for relationship pricing on consumer and business money market products. $1,000 minimum deposit of new funds required for Business Checking and Business Money Market and must be maintained to earn the promotional APY. $2,500 minimum deposit of new funds required for Consumer Checking and Consumer Money Market and must be maintained to earn the promotional APY.
Relationship Money Market Pricing (San Joaquin and Solano County)		
3.203%	3.250%	3.250% annual percentage yield (APY) is based on a dividend rate of 3.203%. Offer valid as of 5/1/26. Relationship Money Market Pricing may be applied to both business and consumer money market products. Rates are variable and subject to change. Fees may reduce earnings. Must maintain both business and consumer share savings and checking to qualify for relationship pricing on consumer and business money market products. $1,000 minimum deposit of new funds required for Business Checking and Business Money Market and must be maintained to earn the promotional APY. $2,500 minimum deposit of new funds required for Consumer Checking and Consumer Money Market and must be maintained to earn the promotional APY.

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Fee Schedule

Effective November 1, 2026

This fee schedule is subject to change, call (800) 221-3311 or visit valleystrong.com to obtain current rates. This Fee Schedule states fees applicable to all common accounts. This schedule is incorporated as a part of your account agreement with Valley Strong Credit Union. Your shares are federally insured up to $250,000 by the National Credit Union Administration.

Fee Schedule	
Service	Fee
Bank Wires:	
Incoming	$15
Outgoing	$25
International Bank Wires:	
Incoming (not currently accepting)	$40
Outgoing	$40
NSF/ODP/Returned Item – Including Automated Clearing House items	$ 14.00 per presentment
Cashier's Check	$5
Money Order	$3
Temporary (Starter) Checks	$2 per set
Stop Payment and Renewal Stop Payment	$30
Check Printing Fee	Prices Vary
Transaction Activity Printout	$2
Check-by-phone	$5
Collection Items (incoming, outgoing, and foreign)	$15
Deposit Returned by Any Financial Institution to the Credit Union	$15
Dormant Account Monthly Service Charge	$3
Real Estate Application Fee	$100
Individual Retirement Account (IRA) & Health Savings Accounts (HSA):	
Custodial fees at enrollment (HSA – NO LONGER OFFERED)	$5
Annual fee per plan (HSA – NO LONGER OFFERED)	$15
Transfer Out fees (HSA – NO LONGER OFFERED)	$10
Foreign ATM Transaction – non-Valley Strong ATM Machine	$1
Foreign Country Transaction Fee	1% of purchase amount
Processing of Legal Documents	$30
ATM/Debit Card Replacement	$5
District Attorney Check Buster Request Processing	$25
Safe Deposit Boxes:	
Key Deposit	$20
Key Replacement	$11
Drilling of Safe Deposit box/New Lock	$195
Annual Rent:	
3 X 5	$45
5 X 5	$55
3 X 10	$80
5 X 10	$100
6 X 10	$120
10 X 10	$175
Returned Mail	$5 each month
EBT ATM Surcharge	$3
Bill Pay Expedited Check	$30
Bill Pay Expedited Electronic (ACH)	$10
Coin Sorter (Member)	No cost
Coin Sorter (Non-Member)	8%
Skip a Loan Payment	$25

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