efcu FINANCIAL

(225) 214-6800
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DIVIDEND RATES

EFFECTIVE 10/01/2026

Share Accounts

(Rates effective 10/01/26 - 10/31/26. Dividends posted monthly.)

	Minimum Balance	APY†
Shares	$5.00	0.10%
IRA Flex	None	3.04%
Platinum Money Market Savings	$0 - $2,499.99 $2,500 - $49,999.99 $50,000 +	0.00% 1.00% 3.66%
Business Savings	$5.00	0.10%

†Rates and Annual Percentage Yields (APY) are subject to change without notice and are effective as of 10/01/2026. Fees may reduce earnings on the account.

Checking Accounts

(Rates effective 10/01/26 - 10/31/26. Dividends posted monthly.)

	Minimum Balance	APY*
Classic Checking	None	0.0%
Rewards Checking** High Yield	$0 - $10,000.00 $10,000.01 + Rate if qualifications aren't met	5.12% 5.12% - 1.80% 0.05%
Rewards Checking** Cash Back	None	0.0%
Level Up Youth Checking	None	0.0%
HSA Checking	$0 - $4,999.99 $5,000 - $9,999.99 $10,000 +	0.10% 0.15% 0.20%
Business Interest Checking	$0 - $4,999.99 $5,000 - $24,999.99 $25,000 - $99,999.99 $100,000 +	0.00% 0.15% 0.20% 0.25%

CERTIFICATE RATES

EFFECTIVE 10/01/2026

Certificates

(Dividends posted monthly)

	Share Certificates (Min Bal. $500 & Above)	Jumbo Certificates (Min Bal $100,000 & above)	IRA Certificates (Min Bal $500 & above)	Jumbo IRA Certificates (Min Bal $100,000 & above)
Term	**APY**	**APY**	**APY**	**APY**
6 mos.	4.00%	4.10%	4.10%	4.20%
12 mos.	4.00%	4.10%	4.10%	4.20%
18 mos.	3.65%	3.75%	3.75%	3.85%
24 mos.	3.65%	3.75%	3.75%	3.85%
30 mos. + 1 Time Bump***	4.25%	4.35%	4.35%	4.45%
36 mos.	3.70%	3.80%	3.80%	3.90%
48 mos.	3.70%	3.80%	3.80%	3.90%
60 mos.	3.75%	3.85%	3.85%	3.95%

***APY=Annual Percentage Yield.**
APYs accurate as of 10/01/2026. Rates may change after account is opened.

****The following must be met each qualification cycle: (1) Have at least 12 debit card purchases post and settle, (2) Have at least 1 automatic payment (ACH) or deposit post and settle, and (3) Be enrolled and receive e-statement notice. APY calculations are based on an assumed total account balance of $10,000 plus $25,000. If qualifications are met each monthly qualification cycle: (1) balances up to $10,000 receive APY of 5.12%; and (2) balances over $10,000 earn 0.50% interest rate on portion of balance over $10,000, resulting in a range of 5.12% - 1.80% APY depending on the balance (3) domestic ATM fees up to $4.99 per item will be reimbursed on the last day of your statement cycle. ATM receipt must be presented for $4.99 maximum ATM fee reimbursement if surcharge is $5.00 or higher. Fees may reduce earnings. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle on account. ATM transactions do not count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior the close of the current statement cycle.

Certificate Rates
Certificate rates are subject to change at any time. All other rates are subject to change monthly. Dividends are paid on all open accounts. APY is based on withdrawn dividends, if dividends remain on deposit until maturity APY may be higher. A withdrawal from the Certificate will reduce earnings. Dividends are compounded monthly and credited monthly on all Certificates and IRA Certificate accounts. A penalty may be imposed for withdrawal. Please read the Truth In Savings disclosures for additional information.

****Bump up option on Share Certificates with maturities of 30 months. The "bump" provides the option to increase the certificate rate once during the term of the certificate to the higher rate in effect at the time of the bump.*

NCUA

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the U.S. Government.

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AUTO LOAN RATES — EFFECTIVE 10/01/2026

Autos

Autos	Rate (APR)	Max Term
New & Used (2019 - current year)	5.84% - 17.10%	01 - 36 mos.
New & Used (2019 - current year)	6.09% - 17.35%	37 - 63 mos.
New & Used (2019 - current year)*	6.34% - 17.60%	64 - 75 mos.
New & Used (2019 - current year)*	6.49% - 9.79%	76 - 79 mos.
New & Used (under 30,000 miles)	6.49% - 9.79%	80 - 84 mos.
New Units (min ln amt - $50,000)	7.39% - 7.79%	85 - 96 mos.
☎ For rates on models prior to 2017, call us at (225) 214-6800		

* 2018 max term is 66 mos.* Minimum loan of $5,000 for qualified applicants.

A 63-month $25,000 fixed rate secured new auto loan at 6.09% has an approximate monthly payment of $464.66

LOAN RATES — EFFECTIVE 10/01/2026

New & Used Recreational Vehicles & Power Sport Vehicles

Year Model	Rate (APR)	Max Term
2025 - Current Year	8.25% - 11.50%	01 - 120 mos.
2022 - 2024	8.75% - 12.50%	01 - 120 mos.
2020 - 2021	10.75% - 13.50%	01 - 96 mos.
2019	11.75% - 14.00%	01 - 72 mos.

A 72 month $10,000 fixed rate secured powersport or recreational vehicle loan at 8.25% has an approximate monthly payment of $176.56.

Consumer Loans

Loan Type	Rate (APR)	Max Term
Share (savings) secured	2.60% 3.60%	1-60 mos. 61-120 mos.
Personal	11.00% -18.00%	1-72 mos.
MasterCard Credit Card (Fixed Rate Card)	11.00%--18.00%†	Revolving

A 48 month $10,000 fixed rate personal loan at 11.00% has an approximate monthly payment of $258.46.

REAL ESTATE LOAN RATES — EFFECTIVE 10/01/2026

Real Estate Loans

☎ CALL (225) 215-2740
FOR CURRENT RATES

Mortgages available for Purchases, Construction, Land, Refinances, Cash-Out Refinances, and Equity Lines.

Loan Type
Residential Loans
Fixed-Rate Loans: Less than 15 years 15 year mortgage 30 year mortgage JUMBO*
Adjustable Rate Mortgages (ARMs) 5/5 ARM "Welcome Home Loan"
Home Equity Line of Credit
FHA (Federal Housing Administration)
VA (Veterans Affairs)
USDA (US Department of Agriculture) / Rural Development
Construction Loans (12-month Interim Financing)

*Loan amounts greater than the Conforming Loan Limit.

APR = Annual Percentage Rate

*** Variable rates - effective 07/01/2026 - 12/31/2026. † Credit Card Rates are based on credit qualifications and will be in this range.
Approval and annual percentage rates based on credit worthiness. Rates subject to change. Rates apply to new loans only.

EFCU Financial Federal Credit Union EQUAL HOUSING LENDER