CURRENT DIVIDENDS

As of July 20, 2026

ALUMNIFI SAVINGS

Type	APY[1]	Dividend Rate	Minimum Balance	Valid Through[2]
AlumniFi Savings - Tier 1	3.25%	3.20%	None	07/26/26
AlumniFi Savings - Tier 2	3.50%	3.45%	$25,000	07/26/26
AlumniFi Savings - Tier 3	4.00%	3.93%	$100,000	07/26/26

ALUMNIFI CERTIFICATES

Type	APY[1]	Dividend Rate	Minimum Balance	Valid Through[2]
9-Month	3.80%	3.74%	$1,000	07/26/26
1-Year	3.85%	3.78%	$1,000	07/26/26
18-Month	3.85%	3.78%	$1,000	07/26/26
2-Year	4.30%	4.22%	$1,000	07/26/26
3-Year	4.00%	3.93%	$1,000	07/26/26
4-Year	4.00%	3.93%	$1,000	07/26/26
5-Year	4.05%	3.98%	$1,000	07/26/26
6-Year	4.15%	4.07%	$1,000	07/26/26

ALUMNIFI CHECKING

Type	APY[1]	Dividend Rate	Minimum Balance	Valid Through[2]
AlumniFi Checking - Tier 1	0.50%	0.50%	None	07/26/26
AlumniFi Checking - Tier 2	1.00%	1.00%	$50,000	07/26/26

[1] Annual Percentage Yield (“APY”) means a percentage rate reflecting the total amount of dividends paid on an account, based on the dividend rate and the frequency of compounding for a 365-day period. This rate assumes that a set amount is on deposit at the beginning of the dividend period, no deposits or withdrawals are made during the dividend period, and funds remain on deposit for one full year at the same dividend rate. Fees may reduce earnings. Rates for savings and checking accounts are variable and may change after account opening. Certificate rates are fixed for the term of the Certificate at the time the Certificate is opened. For current APYs, visit our website at www.alumnifi.org or call 855-955-2965.

[2] All rates are valid through 11:59 p.m. of the date indicated.

Certificate Early Withdrawal Penalty

A substantial penalty is imposed if any funds, other than the last dividends paid, are withdrawn from the Certificate prior to the maturity date. If the dividend is not sufficient to cover the penalty, the principal amount will be reduced to cover this amount. The penalties are as follows:

A. Certificates of less than one year - A penalty equal to 180 days of dividends based on the amount withdrawn.

B. Certificates of one year or more - A penalty equal to 365 days of dividends based on the amount withdrawn.

C. If an early withdrawal reduces the Certificate balance below the required minimum balance, the Certificate will be canceled and a penalty charged on the full balance using the appropriate method above.

If you close your account prior to payment of a dividend, you will receive any previously accrued dividends unless you are within the seven calendar-day grace period. The above penalties will not be charged after the death of an owner of a Certificate if the funds are being withdrawn to settle the estate.