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# Don't settle for below average rates

Our certificates deliver highly competitive Annual Percentage Yield (APY), giving you higher rates than big banks.

## Introducing new jumbo tiers and a 10-day rate guarantee<sup>1</sup>

### Bump up certificates

Flexibility in a declining rate market

- **Jumbo tier rates:** Earn premium rates on savings above \$100,000
- **10-day rate guarantee<sup>1</sup>:** Ensures your rate won't drop while you add funds
- **Grow your balance at your current rate:**
  - Once per term on 13-month bump up certificate
  - Every 12 months on 24- and 36-month bump up certificates

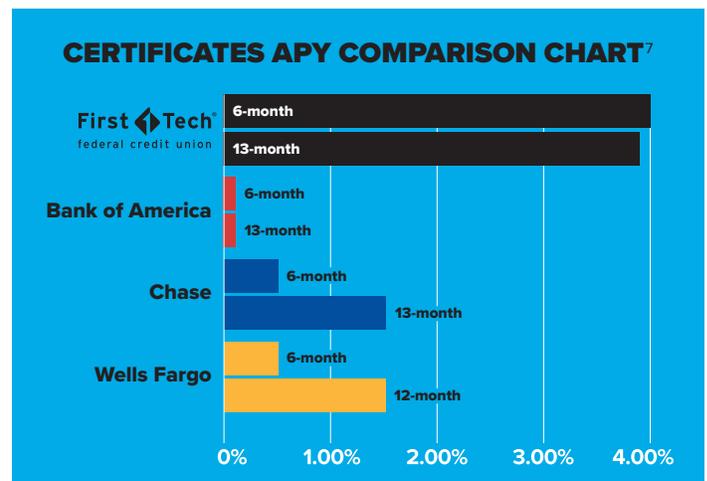
Term	APY for balances \$500+	APY for balances \$100,000+
13-month bump up certificate	3.45% <sup>2,9</sup>	3.55% <sup>2,9</sup>
24-month bump up certificate	3.00% <sup>3,9</sup>	3.15% <sup>3,9</sup>
36-month bump up certificate	3.00% <sup>3,9</sup>	3.15% <sup>3,9</sup>

### Promotional certificates

Earn more when you move more

- **Move money<sup>4</sup>** to First Tech and lock in our highest promotional rates
- **10-day rate guarantee<sup>1</sup>:** Ensures your rate won't drop while you add funds
- **13-month bump up:** Add additional funds at your current rate once per term

Term	APY
Promotional 6-month certificate	4.00% <sup>5,9</sup>
Promotional 13-month bump up certificate	3.90% <sup>6,9</sup>



# Traditional certificates

## Guaranteed growth you can count on

- **Two classic options:** Lock in a fixed rate for the entire term
- **10-day rate guarantee<sup>1</sup>:** Ensures your rate won't drop while you add funds
- **Dependable returns:** Enjoy steady, predictable growth from start to finish

Term	APY for balances \$500+	APY for balances \$100,000+
6-month traditional certificate	3.50% <sup>8,9</sup>	3.60% <sup>8,9</sup>
60-month traditional certificate	3.25% <sup>8,9</sup>	3.40% <sup>8,9</sup>



Opening an account is quick and easy at [firsttechfed.com/certpromo2026SEG](https://firsttechfed.com/certpromo2026SEG) or at your local First Tech branch.

<sup>1</sup> Rate Guarantee: Starting on your account opening date or maturity date and extending for 10 calendar days, if your Share Certificate Account reaches the minimum deposit threshold, you will receive the highest published dividend rate and APY we offer for the term and balance tier of your account during that period.

<sup>2</sup> 13-month term required to obtain the advertised APY. \$500 minimum balance required. APY is 3.45% on balances less than \$100,000, 3.55% on balances \$100,000+. You may choose to: Add funds (balance bump): One (1) additional deposit up to the amount at the start of the term and/or change rates (rate bump): Switch to the current rate for the same-term certificate. The new rate applies from that day forward. Bump Ups are available after the Rate Guarantee period ends and may occur once per term.

<sup>3</sup> 24 or 36-month term required to obtain the advertised APY. \$500 minimum balance required. 24-month APY is 3.00% on balances less than \$100,000, 3.15% on balances \$100,000+. 36-month APY is 3.00% on balances less than \$100,000, 3.15% on balances \$100,000+. You may choose to: Add funds (balance bump): One (1) additional deposit up to the original amount deposited at the start of the term and/or change rates (rate bump): Switch to the current rate for the same-term certificate. The new rate applies from that day forward. Bump Ups are available after the Rate Guarantee period ends and may occur once per 12-month window (e.g. a balance bump in month 11 and in month 13).

<sup>4</sup> Eligible only for funds not currently or previously held in a First Tech Federal Credit Union account at the time of this offer. Funds must be deposited from a source outside First Tech; transfers between First Tech accounts or its affiliates will not qualify for this promotional rate.

<sup>5</sup> 6-month term required to obtain the advertised APY. \$500 minimum balance required. Upon maturity, the account will automatically convert to a new share certificate with the rate offered at the time of conversion for the standard 6-Month traditional Share Certificate account.

<sup>6</sup> 13-month term required to obtain the advertised APY. \$500 minimum balance required. You may choose to: Add funds (balance bump): One (1) additional deposit up to the amount at the start of the term and/or change rates (rate bump): Switch to the current rate for the same-term certificate. The new rate applies from that day forward. Bump Ups are available after the Rate Guarantee period ends and may occur once per term. Upon maturity, the account will automatically convert to a new share certificate with the rate offered at the time of conversion for the standard 13-Month bump up Share Certificate account.

<sup>7</sup> Rates as of 2/2/2026 as published on bank websites including Bank of America Fixed-Term Certificate of Deposit (CD), Chase CD, Wells Fargo Standard Fixed Rate CD.

<sup>8</sup> 6 or 60-month term required to obtain the corresponding advertised APY. \$500 minimum balance required. 6-month APY is 3.50% on balances less than \$100,000, 3.60% on balances \$100,000+. 60-month APY is 3.25% on balances less than \$100,000, 3.40% on balances \$100,000+.

<sup>9</sup> APY = Annual Percentage Yield. Rates effective as of 02/01/2026. Membership is required and subject to approval. All withdrawals of principal before the Maturity Date are subject to early withdrawal penalties. Fees could reduce account earnings.