

Share Savings & Term Rates

| Account Type | Minimum Balance to open | Minimum to Earn Dividends | Dividend Rate | APY* |
|--|---|-----------------------------|---------------|--|
| e-Savings (electronic documents) | \$5.00 | \$0.01 | 0.11% | 0.11% |
| Savings (paper documents) | \$5.00 | \$0.01 | 0.11% | 0.11% |
| Business Savings & e-Savings | \$5.00 | \$100.00 | 0.15% | 0.15% |
| e-Money Market/Money Market <i>Interest is earned on the tier's dividend rate. For example, a \$7500 deposit balance would earn .20% APY</i> | \$2,500.00 | \$0.01 - \$5,000.00 | 0.15% | 0.15% |
| | | \$5,000.01 - \$10,000.00 | 0.20% | 0.20% |
| | | \$10,000.01 - \$25,000.00 | 0.25% | 0.25% |
| | | \$25,000.01 - \$50,000.00 | 0.30% | 0.30% |
| | | \$50,000.01 - \$75,000.00 | 0.30% | 0.30% |
| | | \$75,000.01 - \$100,000.00 | 0.30% | 0.30% |
| | | \$100,000.01 - \$250,000.00 | 0.30% | 0.30% |
| | | \$250,000.01 and up | 0.30% | 0.30% |
| IRA – Traditional, Conversion Roth, Roth, Education | \$0.00 | \$0.01 | 0.15% | 0.15% |
| Certificates – Traditional Term Share & Certificate IRA | | | | <p>Investment Options Disclosure This form is a disclosure of terms applicable to our current Share and IRA Share Certificate Accounts. It supplements the terms of the Share Certificate, Membership Agreement, separate Schedule of Fees and Charges or other related material. Your periodic statement will provide your current status – such as dividends earned. Early withdrawal penalties may apply for IRA and Share Certificates. Consult your tax advisor to help determine the best IRA for you. For more information on these investment options please call (907) 459-5900 or you may stop by your favorite branch and speak to a member services representative. (E-mail contact: info@spiritofak.com)</p> |
| Term | Minimum to Open & Earn Dividends | Dividend Rate | APY* | |
| 3 months | \$500.00 | 0.75% | 0.75% | |
| 6 months | \$500.00 | 1.50% | 1.51% | |
| 12 months | \$500.00 | 1.98% | 2.00% | |
| 18 months | \$500.00 | 1.98% | 2.00% | |
| 24 months | \$500.00 | 2.20% | 2.22% | |
| 30 months | \$500.00 | 1.98% | 2.00% | |
| 3 years | \$500.00 | 2.60% | 2.63% | |
| 4 years | \$500.00 | 1.99% | 2.01% | |
| 5 years | \$500.00 | 2.23% | 2.25% | |

Rates subject to change at any time. Certificate and Money Market Rates effective as of **April 14, 2023**; Share Rates effective as of **November 1, 2021**. Rates reviewed monthly by Board of Directors. Any account maintenance or transaction fees will reduce earnings. Rates displayed here may be rounded.

*Annual Percentage Yield. ** Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail, available at any branch or online. Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online application.

Checking Account Rates

| Account Type | Minimum Balance to open | Minimum to Earn Dividends | Dividend Rate | APY* |
|---|-------------------------|--|----------------|------------------------------|
| Prestige Checking (55 + years) | \$0.00 | N/A | N/A | N/A |
| Prime Checking** <i>Monthly fee waived with \$250 balance</i> | \$0.00 | \$1,000.00 – \$10,000.00 \$10,000.01 and up | 0.10% 0.05% | 0.10% 0.05% |
| EZ Checking** <i>(electronic only, paperless account)</i> | \$0.00 | N/A | N/A | N/A |
| Simple Checking** <i>Monthly fee waived with \$250 balance</i> | \$0.00 | N/A | N/A | N/A |
| Pocket Cache Checking <i>(13-17 yrs.)</i> | \$0.00 | N/A | N/A | N/A |
| Basic Business/Nonprofit Checking** | \$0.00 | N/A | N/A | N/A |
| Business Prime Checking** | \$0.00 | \$0.01 | 0.25% | 0.25% |

Rates subject to change at any time. Checking account rates effective as of **July 15, 2020**. Rates reviewed monthly by Board of Directors. Any account maintenance or transaction fees will reduce earnings. Rates displayed here may be rounded.

*Annual Percentage Yield. ** Monthly fee or transaction fees may apply. Please see Pricing Guide for additional detail, available at any branch or online. Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online application.

Revised 7/15/2020

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



Consumer Loan Rates*Contact the Consumer Loan Department at (907) 459-5970 for more details.*

| Type of Loan | Term* | APR** |
|---|--|---|
| New & Used Non-Commercial Vehicles | Up to 96 months | As low as 5.24% |
| Classic Vehicles | Up to 72 months | As low as 7.24% |
| Reconstruct Vehicles | Up to 72 months | As low as 6.99% |
| Motorhomes, Travel Trailers Pickup Campers, Combo Boats and Trailer Packages | Up to 180 months | As low as 7.24% |
| New & Used Power Toys | Up to 96 months | As low as 6.74% |
| Other Collateral | Up to 96 months | As low as 8.24% |
| Signature/Personal Loans | Up to 72 months | As low as 10.99% |
| | \$15,000 max. | |
| Payday Loans | Up to 6 months | 28% |
| | Term based on amount financed. \$1000 max. | |
| Share Secured/CD Secured Loans | Call 459-5970 for info on terms | Variable interest rate is 3% over Share Dividend rate |
| Share Secured Visa Card | Revolving | 12.99% - 18.00% |
| Visa Platinum | Revolving | 9.99% |
| Visa Classic | Revolving | 12.99% - 18.00% |

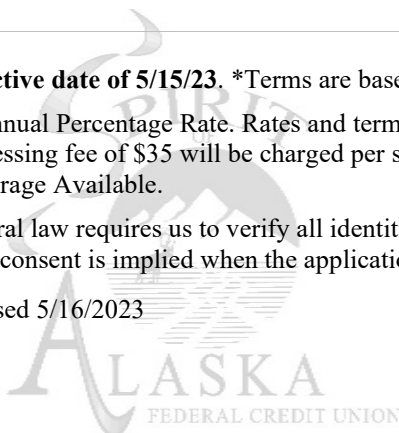
Effective date of 5/15/23. *Terms are based on credit qualifications, value of collateral, and amount to finance.

**Annual Percentage Rate. Rates and terms are dependent on credit qualifications. Rates are subject to change at any time. A loan processing fee of \$35 will be charged per signer. Optional Spirit of Alaska Protection, Mechanical Repair Coverage and GAP Coverage Available.

Federal law requires us to verify all identities when opening new accounts. If you are applying with a joint applicant, their consent is implied when the application is submitted with the online loan application.

Revised 5/16/2023

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



Spring Savings CD Special

limited time only!

12 month savings certificate **4.85 %** APY**

18 month savings certificate **4.25 %** APY**

**Must use new funds to open CD (see second page for details)*

***Annual Percentage Yield. Federally Insured by the NCUA.*

**Enter to win 1 of 5
\$100 cash prizes*** when you
open a qualifying CD.

**Must have SoA checking account to win.*



Spring 2023 CD Special Promotion Details

Start Date: 5/2/2023 End Date: TBD (limited time only)

Qualification:

- Both new and existing members can qualify
- Funds cannot be transferred from an existing Spirit of Alaska account

Qualifying Funds:

- Cash
- Check drawn on another institution
- Debit Card (fee applies)
- Incoming wire transfer
- Shared branch transfer at time of account opening
- Most recent funds from active direct deposit (last paycheck)
- Funds brought in via TransferNow (online banking service coming soon)

Requirements:

- Minimum Balance: \$500
- Maximum Balance: \$10,000 (total per person)

Giveaway:

All members who open this CD special are entered to win one of five \$100 cash prizes. Prize money will automatically be added to the checking accounts of the winners once the promotion ends.

Rates subject to change at any time. Promotional Certificate Rates effective as of May 2, 2023.