



LIBERTY BAY CREDIT UNION

This insert is to be considered part of the Combined Disclosure with which it came. Further terms and conditions of these accounts are disclosed in the Combined Disclosure. The disclosed Annual percentage Yield assumes that Principal and Interest remain on deposit.

Beacon Preferred Business Money Market Account

Minimum Deposit To Open Account \$2,500.00

Minimum Daily Balance Required To Earn Disclosed APY	Dividend Rate	Annual Percentage Yield (APY)
\$5.00 to \$2,499.99	%	%
\$2,500.00 to \$9,999.99	%	%
\$10,000.00 to \$49,999.99	%	%
\$50,000.00 to \$249,999.99	%	%
\$250,000.00 or more	%	%

Employee Preferred Personal Checking Account

Minimum Deposit To Open Account \$ None.

Minimum Daily Balance Required To Earn Disclosed APY	Dividend Rate	Annual Percentage Yield (APY)
\$5.00 to \$2,499.99	%	%
\$2,500.00 to \$9,999.99	%	%
\$10,000.00 to \$49,999.99	%	%
\$50,000.00 to \$249,999.99	%	%
\$250,000.00 or more	%	%

Employee Preferred Personal Banking Program Eligibility: This program is available to part-time, full-time and contract employees of businesses enrolled in Liberty Bay Credit Union's Beacon Preferred Business Banking Program. **Employee Preferred Personal Checking Account Requirements:** E-statement delivery required, as well as a minimum of one direct deposit transaction greater than \$250 per month and one Bill Pay transaction or debit card transaction per statement period.