VALORFI HEROES

Consumer Savings & Certificate Rate Sheet

As of January 15, 2026

Rates subject to change without notice and will change from time to time.

Checking Accounts	Daily Balance	Dividend Rate	Annual Percentage Yield
Primary Checking (Qualifying)[1,2]	$0 - $5,000	4.88%	5.00%
Primary Checking (Qualifying)[1,2]	$5,000.01 and Above	0.01%	0.01%
Primary Checking (Non-Qualifying)[2]	Greater than $0	0.01%	0.01%

High-Yield Savings Accounts	Daily Balance	Dividend Rate	Annual Percentage Yield
High-Yield Savings[1,2]	$0 - $500.00	4.16%	4.25%
High-Yield Savings[1,2]	$500.01 and Above	4.16%	4.25%
High-Yield Savings(Non-Qualifying)[2]	Greater than $0	0.01%	0.01%

Secondary High-Yield Savings Accounts[3]	Daily Balance	Dividend Rate	Annual Percentage Yield
Secondary High-Yield Savings	$0 - $99,999.99	4.16%	4.25%
Secondary High-Yield Savings	$100,000 and Above	4.16%	4.25%

Fixed Rate Certificates

	Interest Rate	Annual Percentage Yield
6 Month Fixed	4.40%	4.50%
12 Month Fixed	4.16%	4.25%
18 Month Fixed	3.92%	4.00%
24 Month Fixed	3.68%	3.75%
36 Month Fixed	3.44%	3.50%
48 Month Fixed	3.29%	3.35%

Toll-Free
833.388.2567

Email
support@valorfiheroes.com

[1]Account must meet specific activity requirements to qualify each period.

[2]These accounts are tiered rate accounts. ValorFI pays the stated dividend rate only on that portion of the balance within the specified tier. These accounts use the daily balance method and dividends are calculated by applying a daily periodic rate to the principal in the account each day.

[3]These accounts are tiered rate accounts. ValorFI pays the stated dividend rate on the entire balance once the applicable tier level is met. These accounts use the daily balance method and dividends are calculated by applying a daily periodic rate to the principal in the account each day

Please refer to our separate Truth In Savings and Consumer Membership & Account Agreement for important information regarding your account.

ValorFI Heroes is digital banking platform that is operated by Gesa Credit Union. ValorFI Heroes is not a bank nor a credit union. Gesa Credit Union is the legal entity behind this brand and provides the banking services offered by ValorFI. Applicable legal documents and Federal Reserve transactions will reference Gesa Credit Union. All accounts are held at Gesa Credit Union where savings are insured by the National Credit Union Share Insurance Fund, which is administered by the National Credit Union Administration (NCUA), an agency of the United States government. Accounts opened with a trade name of ValorFI Heroes are not separately insured and do not have additional insurance through the trade name.

NCUA