

<b>Matson Employees' Federal Credit Union</b>			<b>Through: 3/31/2025</b>	
<b>Monthly Board of Directors Declaration of Rates</b>			<b>Board Approved Effective Date: 08/01/2023</b>	
<b>Account Deposits</b>	<b>Paid Monthly - Last Day of Month</b>		<b>Frequency</b>	<b>Minimum Balance</b>
Regular Shares	0.20%	APR	Monthly	>= \$25.00
All other Sub-Shares	0.20%	APR	Monthly	> \$0.00
IRA Shares	0.35%	APR	Monthly	> \$0.00
Checkless Checking Shares	0.00%	APR	Monthly	> \$0.00
<b>Risk-Based Pricing Matrix</b>			<b>Board Approved Effective Date: 03/01/2023</b>	
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
	<b>725 +</b>	<b>724 - 675</b>	<b>674 - 605</b>	<b>&lt; 605</b>
<b>LOANS</b>	<b>On Credit Approval &amp; Ability to Repay</b>			
<b>Terms</b>	<b>Type: 70 Home Equity Fixed - LTV 85% up to \$75K</b>			
<=84-Month up to \$75K	5.45%	6.25%	7.45%	8.25%
<=180-Month up to \$75K	5.95%	6.95%	7.95%	9.45%
<=240-Month up to \$75K	6.95%	7.95%	8.95%	9.65%
<b>Terms</b>	<b>Type: 11 Unsecured - Debt Consolidation &lt;=\$30K</b>			
			<b>Up to \$25K</b>	<b>Up to \$20K</b>
<=72-Month up to \$30K	8.49%	9.49%	11.49%	12.49%
<b>Terms</b>	<b>Type: 20 New Auto</b>			
<=60-Month	4.29%	5.29%	7.29%	8.79%
<=72-Month	4.79%	5.79%	7.79%	9.79%
<= 84-Month	5.79%	6.79%	8.79%	10.29%
<b>Terms</b>	<b>Type: 30 Used Auto</b>			
<=60-Month	5.79%	6.79%	8.29%	10.29%
<=72-Month	6.29%	7.29%	9.29%	10.79%
<b>Terms</b>	<b>Type: 40 New &amp; Used Recreational Vehicles &amp; Motorhomes</b>			
<=72-Month	6.99%	7.99%	9.99%	10.99%
<=120-Month	8.49%	9.49%	10.99%	11.99%
<b>Terms</b>	<b>Type: 10 Unsecured - Signature &lt;=\$15K</b>			
			<b>Up to \$12K</b>	<b>Up to \$10K</b>
<=60-Month	8.19%	9.19%	10.69%	12.19%
<b>Terms</b>	<b>Type: Visa Credit Card &lt;=\$15K</b>			
Open End/Revolving	6.99%	8.99%	9.99%	11.99%
<b>Terms</b>	<b>Type: 12,13,14 &amp; 15 Special Unsecured &lt;=\$5K</b>			
<=24-Month	6.69%	7.19%	8.69%	9.69%