



PREMIER SAVINGS DISCLOSURE

JULY 1, 2025

Annual Percentage Yield (APY) is accurate as of 7/1/2025. This is a variable rate account and the dividend rate and APY may change at any time without notice. When rate changes, the change goes into effect the first day of the following calendar month. Premier Savings account is available to new members only ([see Member Account Agreement for membership eligibility details](#)). To be considered a new member you must not have had an account at the Family First of NY Federal Credit Union for at least 180 days. Business Accounts and Special Account types are not eligible. Special Account types include Youth, IRA, HSA, Estate, Trust, Guardianship/Conservatorship, Representative Payee, and Custodial accounts. Dividends are compounded daily and credited monthly. To earn the premium APY ([see Rates page for current rates](#)) the minimum deposit to open the account must be at least \$25,000. If the balance falls below \$25,000, the Premier Savings account APY will be the same as the current Regular Share APY. This disclosure is an addendum to the [Truth in Savings disclosure](#).
