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## TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE:** 2/18/2025

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
<b>Regular Savings</b>	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>On My Own Savings</b>	\$0.00 to \$9,999.99 0.50 / 0.50 \$10,000.00 or greater 0.10 / 0.50 to 0.10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Chip Savings</b>	\$0.00 to \$9,999.99 0.50 / 0.50 \$10,000.00 or greater 0.10 / 0.50 to 0.10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Gear Up Savings</b>	\$0.00 to \$9,999.99 0.50 / 0.50 \$10,000.00 or greater 0.10 / 0.50 to 0.10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Additional Savings</b>	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$5.00	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Non-Dividend Savings</b>	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
<b>Holiday Club Savings</b>	\$0.00 to \$9,999.99 0.25 / 0.25 \$10,000.00 or greater 0.05 / 0.25 to 0.05	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$10.00	Daily Balance	Account withdrawal limitations apply.
<b>Health Savings</b>	0.25 / 0.25	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$100.00	Daily Balance	Account limitations apply.
<b>IRA Savings</b>	0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
<b>Money Fund Savings</b>	\$0.00 to \$4,999.99 0.25 / 0.25 \$5,000.00 to \$24,999.99 0.25 / 0.25 \$25,000.00 to \$99,999.99 0.40 / 0.40 \$100,000.00 to \$349,999.99 0.40 / 0.40 \$350,000.00 to \$699,999.99 0.50 / 0.50 \$700,000.00 to \$999,999.99 3.80 / 3.86 \$1,000,000.00 or greater 4.00 / 4.07	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$2,500.00	—	Daily Balance	Account transfer and withdrawal limitations apply.

RATE SCHEDULE										
ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends		
On My Own Checking	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,500.00	Daily Balance	Account limitations apply.	
Geared Up Checking	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$2,500.00	Daily Balance	Account limitations apply.	
Prime Checking	\$1,500.00 to \$9,999.99 0.05 / 0.05 \$10,000.00 to \$49,999.99 0.05 / 0.05 \$50,000.00 to \$99,999.99 0.05 / 0.05 \$100,000.00 or greater 0.05 / 0.05	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$20,000.00*	\$1,500.00	Daily Balance	—	
High-Yield Checking	Debit Card Purchases of: \$0.00 to \$499.99 \$500.00 to \$749.99 \$750.00 to \$1,499.99 \$1,500.00 to \$2,499.99 \$2,500.00 or greater (See Section 2)	\$0.00 to \$ 50,000.00 0.05 / 0.05 0.50 / 0.50 1.74 / 1.75 1.98 / 2.00 5.37 / 5.50 \$ 50,000.01 or greater 0.05 / 5.50 to 0.05	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Daily Balance	—
Value Checking	—	—	—	—	\$50.00	—	—	—	—	

### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Savings, On My Own Savings, Chip Savings, Geared Up Savings, Additional Savings, Holiday Club Savings, Health Savings, IRA Savings, Money Fund Savings, On My Own Checking, Geared Up Checking, Prime Checking, and High-Yield Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The On My Own Savings, Chip Savings, Geared Up Savings, and Holiday Club accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to

each tier are disclosed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply only to that portion of the account balance within each balance range. The Money Fund Savings and Prime Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. High-Yield Checking accounts are also tiered rate accounts. Please refer to section 2 for additional details about this account.

**2. HIGH-YIELD CHECKING ACCOUNTS** — The High-Yield Checking account is a tiered rate account. For the portion of your balance ranging from \$0.00 to \$ 50,000.00 , the dividend rate and annual percentage yield you receive will be based on the total amount of debit card purchases that post and settle to your account during the calendar month. If your total debit card purchases range from \$0.00 to \$499.99, the first dividend rate and annual percentage yield listed for this tier in the Rate Schedule

will apply. If your total debit card purchases range from \$500.00 to \$749.99, the second dividend rate and annual percentage yield listed for this tier in the Rate Schedule will apply. If your total debit card purchases range from \$750.00 to \$1,499.99, the third dividend rate and annual percentage yield listed for this tier in the Rate Schedule will apply. If your total debit card purchases range from \$1,500.00 to \$2,499.99, the fourth dividend rate and annual percentage yield listed for this tier in the Rate Schedule will apply. If your total debit card purchases are \$2,500.00 or greater, the fifth dividend rate and annual percentage yield listed for this tier in the Rate Schedule will apply. For the portion of your balance that exceeds \$ 50,000.00 , if any, the dividend rate and range of annual percentage yield listed in the Rate Schedule for this tier will apply. Each dividend rate will apply only to that portion of the account balance within the applicable balance range. You must make a minimum of \$500.00 in debit card purchases each month to avoid a monthly service charge as stated in the Schedule of Fees and Charges. Dividends will be paid on the third day of each calendar month.

**3. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Fund Savings accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. \*For Prime Checking accounts, there is a minimum average deposit plus month end loan balance of \$20,000.00 required to avoid a service fee for the dividend period. If the minimum average deposit plus month end loan balance is not met during the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Regular Savings, On My Own Savings, Chip Savings, Geared Up Savings, Additional Savings, Holiday Club Savings, Health Savings, On My Own Checking, Geared Up Checking, and Prime Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS** — For Regular Savings, On My Own Savings, Chip Savings, Geared Up Savings, Additional Savings, Non-Dividend Savings, IRA Savings, and Money Fund Savings accounts, you may make no more than six (6) transfers and withdrawals from your

account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club Savings accounts, the entire balance will be transferred to another account of yours on or after October 31 and the account will remain open. If you withdraw from your Holiday Club Savings account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. or Chip Savings accounts, your account will change to a Geared Up Savings account once you reach the age of 13. For Geared Up Savings accounts, your account will change to an On My Own Savings account once you reach the age of 18. For On My Own Savings accounts, your account will change to an Additional Savings account once you reach the age of 25. For Geared Up Checking accounts, your account will change to an On My Own Checking account once you reach the age of 18. For IRA Savings accounts, withdrawal and deposit limitations are based on IRS guidelines. For Prime Checking, High-Yield Checking, and Value Checking accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types

of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**10. RATES** — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

