

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 01/01/2025

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	INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Interest Rate/ Annual Percentage Yield (APY)	Interest Compounded	Interest Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Interest	
High Yield Checking Qualifications met (See Section 2) Qualifications not met (See Section 2)	\$0.00 to \$19,999.99 3.00 / 3.04 \$20,000.00 or greater 0.01 / 0.01 to 3.04 0.01 / 0.01	Monthly	Monthly	\$5.00	—	—	Daily Balance	—
Cash Back Checking	—	N/A - This account does not pay interest	N/A - This account does not pay interest	\$5.00	—	—	—	—
Student Cash Back Checking	—	N/A - This account does not pay interest	N/A - This account does not pay interest	\$5.00	—	—	—	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For High Yield Checking accounts, the interest rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. High Yield Checking accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, each interest rate will apply only to that portion of the account balance within each balance range.

2. HIGH YIELD CHECKING ACCOUNTS — The High Yield Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first interest rate and annual percentage yield listed in the Rate

Schedule for this account on balances of \$19,999.99 or less and will earn the second interest rate and range of annual percentage yields on balances over \$19,999.99. To meet the minimum qualification requirements, you must: a) make 12 debit and/or credit card purchases that post and settle to your account; b) be enrolled in and log into online banking monthly; and c) be enrolled in and receive eDocuments. Credit Card purchases posting on the last day of the month will count towards the next qualification cycle. The monthly qualification cycle is defined as a period beginning on the first calendar day of the calendar month and ending on the last calendar day of the calendar month in which interest is paid. We reserve the right to convert your High Yield Checking account to a Basic Checking account if the account does not meet the monthly qualification criteria over three (3) consecutive statement cycles. In addition, we will refund up to \$20.00 per month of ATM fees assessed at domestic ATMs we do not own or operate. Interest earned and ATM fees reimbursed will remain in your High Yield Checking account. If you do not meet all

of the minimum qualification requirements during the monthly qualification cycle, the third interest rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your High Yield Checking account and ATM fees will not be refunded to you. One High Yield Checking or Cash Back Checking account is allowed per social security number.

3. CASH BACK CHECKING — For Cash Back Checking accounts, you will receive 2.00% cash back on up to \$500.00 in debit and/or credit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$10.00 cash back may be earned per monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 12 debit and/or credit card purchases that post and settle to your account; b) be enrolled in and log into online banking monthly; and c) be enrolled in and receive eDocuments. Credit Card purchases posting on the last day of the month will count towards the next

qualification cycle. The monthly qualification cycle is defined as a period beginning on the first calendar day of the calendar month and ending on the last calendar day of the calendar month in which interest is paid. We reserve the right to convert your Cash Back Checking account to a Basic Checking account if the account does not meet the monthly qualification criteria over three (3) consecutive statement cycles. In addition, we will refund ATM fees, up to \$20.00 per month, assessed at domestic ATMs we do not own or operate. Cash back earned and ATM fees reimbursed will remain in your Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you. One Cash Back Checking or High Yield Checking account is allowed per social security number.

4. STUDENT CASH BACK CHECKING ACCOUNTS —

For Student Cash Back Checking accounts, you will receive 2.00% cash back on up to \$5 00.00 in debit and/or credit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$10.00 cash back may be earned per monthly qualification cycle. To meet the minimum qualification requirements, you must: a) be enrolled in and log into online banking monthly; b) be enrolled in and receive eDocuments. The Student Cash Back Checking account is available to members under the age of 25. The month after you attain the age of 25 your account will automatically convert to a Cash Back Checking account. Credit Card purchases posting on the last day of the month will count towards the next qualification cycle. The monthly qualification cycle is defined as a period beginning on the first calendar day of the calendar month and ending on the last calendar day of the calendar month in which interest is paid. In addition, we will refund ATM fees, up to \$20.00 per month, assessed at domestic ATMs we do not own or operate. Cash back earned and ATM fees reimbursed will remain in your Student Cash Back Checking account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

5. INTEREST COMPOUNDING AND CREDITING —

The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

6. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For High Yield Checking accounts, if you close your account before accrued interest is credited, you will not receive the accrued interest.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Share 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 accounts using the daily balance method as stated in the Rate Schedule interest is calculated by applying a daily periodic rate to the principal in the account each day.

8. ACCOUNT LIMITATIONS —For High Yield Checking, Cash Back Checking, and Student Cash Back Checking accounts, no account limitations apply.

9. 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.

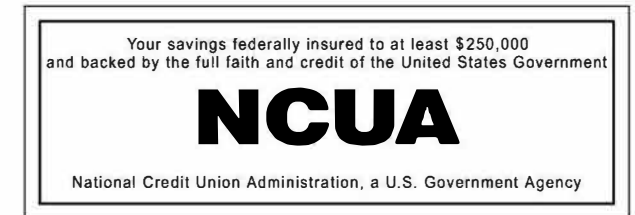
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services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

10. 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

11. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective 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.

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



Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.