

## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** 09/01/2023

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	
<b>High Yield Checking</b> 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	—
<b>Cash Back Checking</b>	—	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 AND CASH BACK CHECKING ACCOUNTS** – For all accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 12 debit 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. 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. As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher, maximum of \$20.00. We reserve the right to convert your High Yield Checking or Cash Back Checking account to a Checking account if the account does not meet the monthly qualification criteria over three (3) consecutive statement cycles.

**High Yield Checking.** 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. 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.

**Cash Back Checking.** For Cash Back Checking accounts, you will receive 2.00% cash back on up to \$500.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. 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.

**3. INTEREST COMPOUNDING AND CREDITING —**

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

**4. 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.

**5. 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.

**6. ACCOUNT LIMITATIONS —**

For High Yield Checking and Cash Back Checking accounts, no account limitations apply.

**7. 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

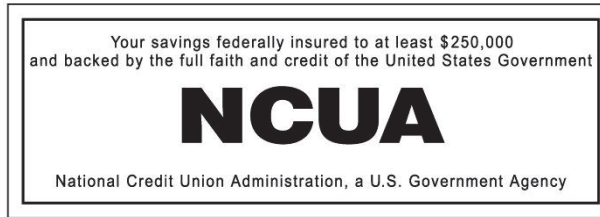
in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. 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

**9. 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.

**10. 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.