

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:

09/01/2023

The rates, fees and terms applicable to your account at the Credit Union are provided in 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	See Section 6
Savings Account	0.10 / 0.10	Quarterly	Quarterly	\$5.00	---	\$5.00	Daily Balance	---
IRA Savings Account	0.05 / 0.05	Quarterly	Quarterly	\$5.00	---	\$5.00	Daily Balance	---
Health Savings Account	0.05 / 0.05	Monthly	Monthly	\$5.00	---	\$5.00	Daily Balance	---
Money Market Account \$2,500.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 - \$99,999.99 \$100,000 or greater	0.75 / 0.75 1.25 / 1.26 1.50 / 1.51 1.75 / 1.76 2.00 / 2.02	Monthly	Monthly	\$2,500.00	---	\$2,500.00	Daily Balance	---
Basic Checking Account	0.05 / 0.05	Monthly	Monthly	\$5.00	---	\$1,000.00	Daily Balance	---

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 Savings, and IRA Savings accounts, the Interest Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Health Savings and Basic Checking accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Money Market accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. The Money Market account is a tiered rate account. The balance ranges, Interest Rates and Annual Percentage Yields applicable to each tier are disclosed in the Rate Schedule. Once a particular range is met, the Interest

Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account.

2. Interest Compounding and Crediting. The compounding and crediting frequency of interest and interest period applicable to each account are stated in the Rate Schedule.

3. Accrual of Interest. For all accounts, interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account. For Health Savings and Basic Checking accounts, if you close your account before the accrued interest is credited, you will not receive the accrued interest.

4. Balance Information. To open any account you must deposit or already have on deposit at least the par value of one full share in your Primary Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance

requirements applicable to each account are stated in the Rate Schedule. For all accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the crediting period. If the minimum daily balance is not met each day of the crediting period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, interest is calculated by applying a daily periodic rate to the balance in the account each day.

5. Account Limitations. For Savings, IRA Savings, Health Savings, Money Market and Basic Checking accounts, no account limitations apply.

6. 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

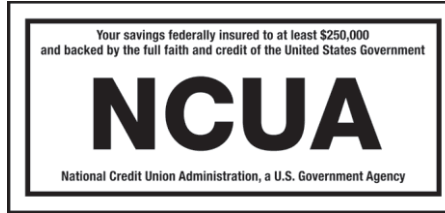
transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft 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.

7. Rates. The rates provided in or with the Rate Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure.

8. Fees. Refer to the separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

If you have any questions, require current rate information on your account or a listing of the Schedule of Fees and Charges, please call the Credit Union at 651-264-0669 or Toll Free 800-229-8948 or visit our website at www.expeditioncu.com.



ESI
EXCESS SHARE
INSURANCE

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

Savings insured an additional \$250,000.00 with Excess Share Insurance