

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 10-28-2024

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	
Regular Share	.03% / .03%	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	\$10.00	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Money Market	.00% / .00% .10% / .10% 2.00% / 2.02% 2.00% / 2.02% 2.50% / 2.53% 3.25% / 3.30% 3.75% / 3.82%	Monthly	Monthly	Monthly (Calendar)	\$500.00	\$500.00	\$0.00 \$500.00 \$2,500.00 \$10,000.00 \$25,000.00 \$100,000.00 \$250,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Sub Share	.03% / .03%	Quarterly	Quarterly	Quarterly (Calendar)	--		\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share	.05% / .05%	Quarterly	Quarterly	Quarterly (Calendar)	--	—	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Business Share	.03% / .03%	Quarterly	Quarterly	Quarterly (Calendar)		\$10.00		Average Daily Balance	Account transfer and withdrawal limitations apply.
Organization Share	.03% / .03%	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	\$10.00	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Trust	.03% / .03%	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	\$10.00	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings	.03% / .03%	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	\$10.00	\$10.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Personal Share Draft	.00% / .00%				--	\$10.00	\$0.00		
High Dividend Share Draft Qualifications Met (see section 2)	\$25,000.00 and below 4.00% / 4.07% \$25,000.01 or greater .00% / .00% to	Monthly	Monthly	Monthly (Calendar)	--	--	\$0.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
(Qualification Not Met (see section 2)	.00% / .00%								

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Basic Business Share Draft	.00% / .00%				\$0.00	\$10.00	\$0.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Premier Business Share Draft	.00% / .00%				\$0.00	\$10.00	\$0.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Organization Share Draft	.00% / .00%				\$0.00	\$10.00	\$0.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

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 Share, Sub Share, IRA Share, Business Share, Organization Share, Trust, and Youth Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market, Personal Share Draft, High Dividend Share Draft, Premier Business Share Draft, and Organization Share Draft accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market 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. For tiered accounts, 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. The High Dividend Share Draft account is a tiered rate account. Please refer to section 2 for additional details about these accounts.

2. HIGH DIVIDEND SHARE DRAFT ACCOUNT — For High Dividend Share Draft accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum

qualification requirements, you must: a) make ten (10) debit card transactions that post and settle to your account; b) be enrolled and receive e-statements; c) be enrolled in online banking; and d) have at least two (2) ACH debit/credit transactions totaling \$500. The monthly qualification cycle is defined as the first day of the calendar month to the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in or to qualify for the high dividend rate and annual percentage yield. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage listed in the Rate Schedule will apply to the entire balance in your account.

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. For Regular Share, Sub Share, Business Share, Organization Share, and Youth Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 all accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For all accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. 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 Share, Money Market, Sub Share, IRA Share, Business Share, Organization Share, Trust, Youth Savings, and High Dividend Share Draft 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 Youth accounts, your balance may not exceed \$10,000.00. For Money Market accounts, you may make three (3) withdrawals per month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. Money Market accounts require minimum of \$100.00 per withdrawal. For Personal Share Draft, Basic Business Share Draft, Premier Business Share Draft, and Organization Share Draft 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. RATES — The rates provided 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).

