# TRUTH-IN-SAVINGS DISCLOSURE

**LAST DIVIDEND DECLARATION DATE**  
**Monthly:** 2/29/2024  **Quarterly:** 12/29/2023

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

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>Dividend Rate/Annual Percentage Yield (APY)</th>
<th>Dividends Compounded</th>
<th>Dividends Credited</th>
<th>Dividend Period</th>
<th>Minimum Opening Deposit</th>
<th>Minimum Balance to Avoid a Service Fee</th>
<th>Minimum Balance to Earn the Stated APY</th>
<th>Balance Method to Calculate Dividends</th>
<th>ACCOUNT LIMITATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Savings</td>
<td>.10% / .10%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
<td>$5.00</td>
<td>—</td>
<td>—</td>
<td>Daily Balance</td>
<td></td>
</tr>
<tr>
<td>Second Savings</td>
<td>.10% / .10%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
<td>—</td>
<td>—</td>
<td>$5.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Personal Checking</td>
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<tr>
<td>eChecking Qualifications Met (See Section 2)</td>
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<tr>
<td>Qualifications Not Met (See Section 2)</td>
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</tr>
<tr>
<td>Christmas Club</td>
<td>.10% / .10%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
<td>—</td>
<td>—</td>
<td>$5.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
</tr>
<tr>
<td>Health Savings</td>
<td>$1,000.00 to $9,999.99 / .25% / .25%</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
<td>—</td>
<td>—</td>
<td>$1,000.00</td>
<td>Daily Balance</td>
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<tr>
<td></td>
<td>$10,000.00 to $24,999.99 / .30% / .30%</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
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<td>Daily Balance</td>
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<tr>
<td></td>
<td>$25,000.00 or greater / .30% / .30%</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
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<td>Daily Balance</td>
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<tr>
<td>Coverdell Education Savings</td>
<td>.65% / .65%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
<td>—</td>
<td>—</td>
<td>$5.00</td>
<td>Daily Balance</td>
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<tr>
<td>Traditional IRA</td>
<td>.65% / .65%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
<td>—</td>
<td>—</td>
<td>$5.00</td>
<td>Daily Balance</td>
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<tr>
<td>Roth IRA</td>
<td>.65% / .65%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
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<td>—</td>
<td>$5.00</td>
<td>Daily Balance</td>
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<tr>
<td>SEP IRA</td>
<td>.65% / .65%</td>
<td>Quarterly</td>
<td>Quarterly</td>
<td>Quarterly (Calendar)</td>
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<td>—</td>
<td>$5.00</td>
<td>Daily Balance</td>
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</tr>
<tr>
<td>ACCOUNT TYPE</td>
<td>Dividend Rate/ Annual Percentage Yield (APY)</td>
<td>Dividends Compounded</td>
<td>Dividends Credited</td>
<td>Dividend Period</td>
<td>Minimum Opening Deposit</td>
<td>Minimum Balance to Avoid a Service Fee</td>
<td>Minimum Balance to Earn the Stated APY</td>
<td>Balance Method to Calculate Dividends</td>
<td>ACCOUNT LIMITATIONS</td>
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<td>Money Market Plus</td>
<td>$1,000.00 to $10,000.00</td>
<td>Monthly</td>
<td>Monthly</td>
<td>Monthly (Calendar)</td>
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<td>$1,000.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
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<td></td>
<td>$.55% / .55%</td>
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<td>$25,000.01 to $50,000.00</td>
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<td>.90% / .90%</td>
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<td>$100,000.01 to $200,000.00</td>
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<td>1.14% / 1.15%</td>
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<td>$200,000.01 to $250,000.00</td>
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<td>1.14% / 1.15%</td>
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<td>$250,000.01 or greater</td>
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<td>1.29% / 1.30%</td>
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<td>Money Market Max</td>
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<td>Monthly (Calendar)</td>
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<td>$1,000.00</td>
<td>Daily Balance</td>
<td>Account transfer and withdrawal limitations apply.</td>
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<tr>
<td></td>
<td>.10% / .10%</td>
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<td>2.56% / 3.00%</td>
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<td>$250,000.00 to $499,999.99</td>
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<td>3.44% / 3.50%</td>
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<td>$500,000.00 to $1,999,999.99</td>
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<td>3.96% / 4.00%</td>
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</table>

**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, Second Savings, eChecking, Christmas Club, Health Savings Account, Coverdell Education Savings Account, Money Market Plus, Money Market Max, Traditional IRA, Roth IRA, and SEP IRA 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. eChecking, Health Savings Account, Money Market Plus, and Money Market Max 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 eChecking, Health Savings Money Market Plus, and Money Market Max 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.

2. **eCHECKING ACCOUNTS** — The eChecking account is a tiered rate account. If your balance is $15,000 and below, you may qualify for higher dividend rates if you meet the applicable minimum qualification requirements during the monthly qualifying period. To meet the minimum qualification requirement, you must: 1) direct deposit to your eChecking account with a minimum deposit of $500.00 during the qualifying period; 2) make 20 debit card transactions that post and settle to your account during the qualifying period; 3) make a minimum of four monthly online banking logins; 4) actively enrolled in bill pay; and 5) receive eStatements. The monthly qualifying period is defined as the period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. ATM-processed transactions are not considered qualifying transactions. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is $15,000.00 and below. If you do not meet the minimum qualification requirement during the monthly qualifying period and your balance is $15,000.00 and below, the second dividend rate and annual percentage yield listed in
the Rate Schedule will apply. If your balance is $15,000 and below.

If your account balance is $15,000 or greater, the third
dividend rate and annual percentage yield listed in the
Rate Schedule will apply.

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 Savings, Second
Savings, eChecking, Christmas Club, Health Savings
Account, Coverdell Education Savings Account, Money
Market Plus, Money Market Max, Traditional IRA, Roth
IRA, and SEP IRA accounts, if you close your account
before accrued dividends are credited, you will not receive
the accrued dividends. However, for Christmas Club
accounts, any accrued dividends will be paid if you close
the account within seven (7) days of the date you open it.

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 Second Savings, Christmas Club, Health
Savings Account, Coverdell Education Savings Account,
Money Market Plus, Money Market Max, Traditional IRA,
Roth IRA, and SEP IRA accounts, if you close your account
before accruing dividends are credited, you will not receive
the accrued dividends. However, for Christmas Club
accounts, any accrued dividends will be paid if you close
the account within seven (7) days of the date you open it.

7. ACCOUNT LIMITATIONS — For Second Savings,
Christmas Club, Money Market Plus, and Money Market
Max 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
Christmas Club accounts, the entire balance will be
transferred to another account of yours on or after
September 30 and the account will remain open. For
Regular Savings, Personal Checking, eChecking, Health
Savings Account, Coverdell Education Savings Account,
Traditional IRA, Roth IRA, and SEP IRA 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.

<table>
<thead>
<tr>
<th>Par Value of One Share</th>
<th>Number of Shares Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5.00</td>
<td>1</td>
</tr>
</tbody>
</table>

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).