

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: May 1, 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	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 Maintenance Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Share Savings	\$200.00 to \$999.99 .050% / .05% \$1,000.00 to \$4,999.99 .050% / .05% \$5,000.00 to \$9,999.99 .100% / .10% \$10,000.00 or greater .100% / .10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$25.00	\$200.00	Average Daily Balance	—
Special Savings	\$200.00 to \$999.99 .050% / .05% \$1,000.00 to \$4,999.99 .050% / .05% \$5,000.00 to \$9,999.99 .100% / .10% \$10,000.00 or greater .100% / .10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$200.00	Average Daily Balance	—
IRA Savings	\$200.00 to \$999.99 .050% / .05% \$1,000.00 to \$4,999.99 .050% / .05% \$5,000.00 to \$9,999.99 .100% / .10% \$10,000.00 or greater .100% / .10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$200.00	Average Daily Balance	—
Premier Money Market	\$1,000.00 to \$9,999.99 .080% / .08% \$10,000.00 to \$24,999.99 .100% / .10% \$25,000.00 to \$49,999.99 .100% / .10% \$50,000.00 to \$99,999.99 .150% / .15% \$100,000.00 or greater .150% / .15%	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Average Daily Balance	—

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 Maintenance Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Benefits Checking	—	—	—	—	\$25.00	\$2,500.00	—	—	—
Benefits Plus Checking	\$1,000.00 to \$4,999.99 .050% / .05% \$5,000.00 to \$9,999.99 .050% / .05% \$10,000.00 or greater .100% / .10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$5,000.00	\$1,000.00	Average Daily Balance	—
Checking Plus	\$1,000.00 to \$4,999.99 .050% / .05% \$5,000.00 to \$9,999.99 .050% / .05% \$10,000.00 or greater .100% / .10%	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$5,000.00	\$1,000.00	Average Daily Balance	—
Basic Checking	—	—	—	—	\$25.00	—	—	—	—
Next Step Checking	—	—	—	—	\$25.00	—	—	—	—

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 Share Savings, Special Savings, IRA Savings, Premier Money Market, Benefits Plus Checking, and Checking Plus 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Share Savings, Special Savings, IRA Savings, Premier Money Market, Benefits Plus Checking, and Checking Plus 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.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. 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.

4. 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Share Savings, Premier Money Market, Benefits Checking, Benefits Plus Checking, and Checking Plus accounts, there is a minimum average daily balance required to avoid a maintenance fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a maintenance fee as stated in the Schedule of Fees and Charges. For Share Savings, Special Savings, IRA Savings, Premier Money Market, Benefits Plus Checking, and Checking Plus 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.

6. ACCOUNT LIMITATIONS — For Share Savings, Special Savings, IRA Savings, Premier Money Market, Basic Checking, Next Step Checking, Benefits Checking, Benefits Plus Checking, and Checking Plus 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) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	\$25.00
Number of Shares Required	1
Membership Fee	\$5.00

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.

SCHEDULE OF FEES AND CHARGES	
Share Savings Account Fees	
Minimum Balance Fee	\$5.00 each time the balance falls below \$25.00.
Closed within 90 days Fee	\$5.00/Account if account is closed within 90 days of opening. You may not reopen your account within 90 days of closing.
Money Market Account Fees	
Minimum Balance Fee	\$5.00 each time the balance falls below \$1,000.00.
Next Step Checking Account Fees	
Maintenance Fee	\$10.00/Month
Benefits Checking Account Fees	
Maintenance Fee	\$4.95/Month if minimum balance not met (waived for age 20 or under)
Benefits Plus Checking Account Fees	
Maintenance Fee	\$5.95/Month if minimum balance not met
Checking Plus Account Fees	
Maintenance Fee	\$5.95/Month if minimum balance not met

Other Service Fees	
Stop Payment fee placed on Audio Response or Home Banking	\$17.50/Item
Stop Payment Fee	\$35.00/Request
Check Printing Fee	Prices may vary depending upon style.
Replace Card Fee	\$15.00/Card
Account Reconciliation	\$30.00/Hour One hour minimum
Foreign Item Fee	\$35.00/Item
Document Copy Fee	\$5.00/Copy
Deposited Item Return Fee	\$35.00/Item
Items Sent for Collection	\$35.00/Item
Wire Transfer Fee (Incoming)	\$15.00/Transfer \$50.00/International Wire
Wire Transfer Fee (Outgoing)	\$20.00/Transfer \$65.00/International Wire
Cashier's Check	\$5.00/Check
Dormant Account Fee	\$60.00/One Time Fee if no member initiated activity for one year and we have received no communication from you about any of your accounts.
Transfer Fee	\$5.00/ Automatic Overdraft Protection Transfer from a share or loan to a checking account. This fee will be applied to our checking account(s).
Overdrawn Fee	\$35.00/ Item any item presented for which there were insufficient funds
Courtesy Pay Fee	\$35.00/ Item any insufficient item paid by Courtesy Pay overdraft service.
Bad Address Fee	\$5.00/ Month until corrected.
Inactive Account Fee (per member account number)	\$30.00 per month. Fee will NOT be charged if one of the following is true: Average monthly balance of all accounts combine (under same member account number) is more than \$175; member has 10 debit card transactions per month; loan associated with the member account number (excluding a credit card account); member is age 68 or older or age 20 or under; new members are exempt for the first 90 days account is open.

