

## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE: January 1, 2026**

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	
<b>Membership Savings</b>	.50% / .50%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$50.00	Average Daily Balance	—
<b>Basic Savings</b>	.45% / .45%	Monthly	Monthly	Monthly (Calendar)	—	—	\$50.00	Average Daily Balance	—
<b>Vacation Savings</b>	.45% / .45%	Monthly	Monthly	Monthly (Calendar)	—	—	\$50.00	Average Daily Balance	—
<b>Holiday Savings</b>	.45% / .45%	Monthly	Monthly	Monthly (Calendar)	—	—	\$50.00	Average Daily Balance	—
<b>IRA Savings</b>	1.00% / 1.00%	Monthly	Monthly	Monthly (Calendar)	—	—	\$50.00	Average Daily Balance	—
<b>Money Market</b>	\$2,000.00 to \$19,999.99 1.98% / 2.00% \$20,000.00 to \$74,999.99 2.72% / 2.75% \$75,000.00 to \$499,999.99 2.96% / 3.00% \$500,000.00 or greater 2.96% / 3.00%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>HY WOW! Checking</b> Qualifications Met (See Section 2)	1.00% / 1.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualifications Not Met (See Section 2)	.10% / .10%								
<b>Prime Checking</b> Qualification Met (See Section 3)	\$0.00 to \$10,000.00 4.89% / 5.00%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Qualification Not Met (See Section 3)	\$10,000.01 or greater .10% / .10%								

## 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 all 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 and Prime Checking 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 Money Market 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. For Prime Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. HY WOW! CHECKING ACCOUNTS** — For HY WOW! Checking accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirements for the qualification cycle. To meet the minimum qualifications requirements, you must: a) be enrolled in e-statements and b) make ten (10) POS debit card transactions that post and settle your account. The monthly qualification cycle is defined as the first day of the calendar month through the last day of the calendar month. POS debit card transactions may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualifications cycle in order to qualify for the accounts' higher dividend rate and annual percentage yield. If you meet the minimum qualification requirements during the monthly qualifications cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to your entire balance. If you do not meet the minimum qualification requirements during the monthly qualifications cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to your entire balance.

**3. PRIME CHECKING ACCOUNTS** — For Prime Checking Checking accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirements for the qualification cycle. To meet the minimum qualifications requirements, you must: a) be enrolled in e-statements; b) make a minimum of \$500 in ACH credit deposits; and c) make 20 debit card or ACH debit transactions that post and settle your account. The monthly qualification cycle is defined as the first day of the calendar month through the last day of the calendar month. Debit card transactions may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualifications cycle in order to qualify

for the accounts' higher dividend rate and annual percentage yield. If you meet the minimum qualification requirements during the monthly qualifications cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to your entire balance. If you do not meet the minimum qualification requirements during the monthly qualifications cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to your entire balance.

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

**5. 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.

**6. 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 Basic Savings, Vacation Savings, Holiday Savings, IRA Savings, Money Market, HY WOW! Checking, and Prime Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**7. 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 Membership Savings, Basic Savings, Vacation Savings, Holiday Savings, IRA Savings, and Money Market 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.

**8. ACCOUNT LIMITATIONS** — For Money Market accounts, you may make three (3) withdrawal(s) or transfer(s) from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Membership Savings, Basic Savings, Vacation Savings, Holiday Savings, IRA Savings, HY WOW! Checking, and Prime Checking accounts, no account limitations apply.

**9. 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.

**10. 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

**11. 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.

**12. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency