



TRUTH IN SAVINGS

DISCLOSURE AND FEE SCHEDULE

(AS OF APRIL 1, 2024)

Rates and fees subject to change. The rates and fees in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated. Contact us for the most current information regarding rates and fees. The following rates and terms in this Rate and Fee Schedule are applicable to your account at the Credit Union. The Credit Union may offer other rates for these accounts from time to time.

SAVINGS AND CHECKING ACCOUNTS

ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
Share/Savings	Dividend Rate/ Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Fees	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the stated APY	Balance Method	Qualifiers and Restrictions ⁶
Share/Savings Account	.05% / .05%	Quarterly	Calendar Quarter	\$1.00	—	—	—	Daily Balance	
Christmas Club Account	.05% / .05%	Quarterly	Calendar Quarter	—	—	—	—	Daily Balance	Account withdrawal and transfer limitations apply.
Vacation Club Account	.05% / .05%	Quarterly	Calendar Quarter	—	—	—	—	Daily Balance	Account withdrawal and transfer limitations apply.
Jump Start Savings Account (Ages 0-17) and Young Adult Savings Account (Ages 18-23) - Tier 1	2.00% / 2.00%	Quarterly	Calendar Quarter	—	—	—	—	Daily Balance	
Jump Start Savings Account (Ages 0-17) and Young Adult Savings Account (Ages 18-23) - Tier 2 <i>(rate decreases for balances within this tier only)</i>	.05% / .05%	Quarterly	Calendar Quarter	—	—	—	\$5,000.01	Daily Balance	
Money Market Plus - Tier 1	0.748% / 0.75%	Monthly	Calendar Month	\$50,000.00	—	—	\$50,000.00	Daily Balance	Account limitations apply.
Money Market Plus - Tier 2	0.996% / 1.00%	Monthly	Calendar Month	—	—	—	\$250,000.00	Daily Balance	Account limitations apply
High Yield Money Market	4.410% / 4.50%	Monthly	Calendar Month	\$25,000.00	—	—	\$25,000.00	Daily Balance	Account limitations apply. <i>If High Yield Checking Account qualifiers are not met, a rate of 1% will be earned.</i>
ACCOUNT TYPE	DIVIDENDS			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
Share Draft/ Checking	Dividend Rate/ Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period	Minimum Opening Deposit	Fees ⁶	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the stated APY	Balance Method	Qualifiers and Restrictions ⁶
Everyday Checking Account	.05% / .05%	Monthly	Calendar Month	—	—	—	—	Daily Balance	Account limitations apply
Opportunity Checking Account	None	—	—	—	\$12.00	—	—	Daily Balance	Account limitations apply
High Yield Checking Account - Tier 1	3.941% / 4.00%	Monthly	Calendar Month	—	\$5.00 <i>Waived if qualifiers met</i>	—	—	Daily Balance	Account limitations apply
High Yield Checking Account - Tier 2 <i>(rate decreases for balances within this tier only)</i>	.05% / .05%	Monthly	Calendar Month	—	\$5.00 <i>Waived if qualifiers met</i>	—	\$15,000.01	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 1	.15% / .15%	Monthly	Calendar Month	—	—	—	\$2,500.00	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 2 <i>(rate increases for entire balance)</i>	.20% / .20%	Monthly	Calendar Month	—	—	—	\$25,000.00	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 3 <i>(rate increases for entire balance)</i>	.25% / .25%	Monthly	Calendar Month	—	—	—	\$75,000.00	Daily Balance	Account limitations apply
Money Market Checking Account - Tier 4 <i>(rate increases for entire balance)</i>	.30% / .30%	Monthly	Calendar Month	—	—	—	\$100,000.00	Daily Balance	Account limitations apply

(DISCLOSURE ON NEXT PAGE)

SAVINGS AND CHECKING ACCOUNTS DISCLOSURE

Except as specifically described, the following disclosures apply to all the accounts. All accounts described in this Rate and Fee Schedule are share accounts. You may qualify for additional rewards based on your relationship here. Please contact the credit union for more information.

- 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, Christmas Club, and Vacation Club, the Dividend Rate and Annual Percentage Yield may change quarterly. For the High Yield Checking Account, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Asset/Liability Committee. For the Money Market Account, the Dividend Rate and Annual Percentage Rate may change daily as determined by the Asset/Liability Committee. The Dividend and Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. **If you do not meet the qualifiers for your High Yield Checking Account, no dividends will be paid for the dividend period.** Once a particular balance 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 of dividends and Dividend Period applicable to each account are set forth 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.
- 4. Accrual of Dividends** - Dividends will begin to accrue on cash and non-cash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, accrued dividends will not be paid.
- 5. Balance Information** - The minimum balance requirements applicable to each account are set forth in the Rate Schedule. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. Using a Daily Balance method, dividends are calculated by applying a daily periodic rate to the principal in the account each day. For the Money Market Account, there is a minimum daily balance required to obtain the Annual Percentage Yield for the dividend period.
- 6. Account Limitations - Qualifiers for Everyday Checking Accounts:** One of three qualifiers must be met to earn dividends for the dividend period: a minimum of ten (10) debit and/or credit card transactions posted each month, minimum \$1,000 average daily share balance; or cumulative \$500 monthly ACH direct deposit in checking account. If one of the qualifiers is met, the Everyday dividend will be paid. If no qualifiers are met for the dividend period, no dividends will be paid. **Qualifiers for High Yield Checking Accounts:** Four qualifiers must be met to earn dividends for the dividend period: Direct Deposit; a minimum of fifteen (15) debit/credit card transactions posted each month; and one of the following: Minimum \$2,000 average daily share balance or cumulative \$1,000 monthly ACH direct deposit in checking account. If all qualifiers are met, the High Yield dividend will be paid on balances up to \$15,000.00 and the standard dividend will be paid on balances greater than \$15,000.01. **No dividends are paid for the dividend period if qualifiers are not met.** If the High Yield Checking Account is closed before accrued dividends are credited, accrued dividends will not be paid. **Direct Deposit** consists of an electronic deposit of wages, pension and/or social security benefits. Transfers of funds, mobile deposits, and deposits from payment vendors (PayPal, Venmo, etc) do not qualify. **Debit card transactions** may be subject to maximum daily transaction limits of \$1500.00 for ATM withdrawals, \$2,500.00 for Point-of-Sale and \$5,000.00 for signature authorizations up to a daily maximum of \$5,615.00, provided there are sufficient funds in the account. **For the Opportunity Account:** Daily transactions limits are \$515.00 for ATM withdrawals, \$500.00 for Point-of-Sale, and \$500.00 for signature authorizations up to a daily maximum of \$610.00, provided there are sufficient available funds in the account. **Money Market Plus Savings Account** balances of \$49,999.99 or less will not earn dividends. **Christmas and Vacation Club** accounts have an annual maturity date, renew automatically, and do not allow early withdrawals in any amount. Any withdrawal/transfer before maturity requires the account to be closed, earned dividends forfeited, and account may not be reopened until after the next payout date. **Qualifiers for High Yield Money Market Savings Accounts:** The minimum balance to earn dividends is \$25,000. A High Yield Checking Account is required to earn dividends. If High Yield Checking and minimum balance requirements are met, the high yield dividend will be paid. If minimum balance requirements are not met, dividends will not be earned. If minimum balance requirement is met, but High Yield Checking Account requirements are not met, lower dividend tier will be paid. If the High Yield Checking Account is closed, no dividends will be paid.