

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 01/01/2021

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	
Prime Share Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Share Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Average Daily Balance	Account withdrawal limitations apply.
NuSavers Share Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
NuDreams Share Savings	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$1.00	—	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share (Traditional or Roth)	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Coverdell ESA Share	0.35% / 0.35%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Health Savings Account (Individual/Family Plan)	0.35% / 0.35%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
Goal Saver	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.

Money Market	\$2,000.00 to \$24,999.99 0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$2,000.00	—	\$2,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
	\$25,000.00 to \$49,999.99 0.15% / 0.15%								
	\$50,000.00 to \$99,999.99 0.20% / 0.20%								
	\$100,000.00 or greater 0.25% / 0.25%								
NuStart Checking	—	—	—	—	\$50.00	—	—	—	—
NuDreams Checking	—	—	—	—	\$25.00	—	—	—	Account limitations apply.
Common Cents Checking	—	—	—	—	\$50.00	—	—	—	—
Ultimate High Yield Checking Qualifications Met (See Section 3)	\$0.01 to \$10,000.00 2.47% / 2.50%	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	—	Average Daily Balance	—
	\$10,000.01 or greater 0.15% / 0.15%								
Qualifications Not Met (See Section 3)	0.00% / 0.00%								

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 Prime Share Savings, Secondary Share Savings, Christmas Club, NuSavers Share Savings, NuDreams Share Savings, IRA Share (Traditional or Roth), Coverdell ESA Share, Health Savings Account (Individual/Family Plan), Goal Saver, Money Market, and Ultimate High Yield Checking 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. 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. 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 Ultimate High Yield Checking accounts, refer to Section 3.

2. COMMON CENTS CHECKING ACCOUNTS — For Common Cents Checking accounts, you may qualify for monthly rewards of \$0.10 for every signature-based debit card transaction over \$10.00 that posts and settles to your account if you meet the minimum qualification requirements during the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) be enrolled to receive e-statements; and 2) complete one (1) login to online banking or mobile banking. The qualification period is defined as a period being the first business day of the current statement cycle through the last business day of the current statement cycle. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn the monthly rewards.

3. ULTIMATE HIGH YIELD CHECKING ACCOUNTS — The Ultimate High Yield Checking account is a tiered rate account. 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 \$10,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from

\$10,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. To meet the minimum qualification requirements, you must: 1) make 12 or more signature-based debit card transactions that post and settle your account; 2) have direct deposits of \$500.00 or greater; 3) be enrolled to receive e-statements; and 3) complete one (1) login to online banking or mobile banking. In addition, we will refund up to \$5.00 in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. The following transactions do not count toward earning account rewards: ATM and PIN-based transactions. The qualification period is defined as a period being the first business day of the current statement cycle through the last business day of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's rewards.

If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your

Ultimate High Yield Checking account and ATM fees will not be refunded to you.

Members are limited to one Ultimate High Yield Checking account. Business and Commercial accounts are excluded from Ultimate High Yield Checking accounts.

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 Prime Share Savings, Secondary Share Savings, Christmas Club, NuSavers Share Savings, NuDreams Share Savings, IRA Share (Traditional or Roth), Coverdell ESA Share, Health Savings Account (Individual/Family Plan), Goal Saver, Money Market, Common Cents Checking and Ultimate High Yield 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 Prime Share Savings, Secondary Share Savings, Christmas Club, NuSavers Share Savings, NuDreams Share Savings, Goal Saver, 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 Prime Share Savings, Secondary Share Savings, NuSavers Share Savings, NuDreams Share Savings accounts, you may not make no more than six (6) transfers or withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized or automatic transfer, including automatic transfers to cover overdrafts. If you exceed these limitations your account may be subject to an excessive withdrawal fee per transaction as outlined in the Fee Schedule. For Money Market accounts, you may make six (6) withdrawals, transfers, or checks from your account in any month. If you exceed this limitation, you may be charged an excessive withdrawal fee per transaction after the sixth transaction as disclosed in the Fee Schedule. For Christmas Club accounts, the entire balance will be transferred to your Prime Share Savings account on or after October 1 and the account will remain open. You may not make withdrawals from your account at any other time. If you wish to access the funds in your Christmas Club account, you may close it. For IRA Share (Traditional or Roth) accounts transaction limitations, see your Traditional IRA Application packet for details. For Coverdell ESA Share accounts transaction limitations, see your Coverdell ESA Application Packet for details. For Health Savings Account (Individual/Family Plan) accounts transaction limitations, see your HSA Trust Account Packet for details. For Goal Saver accounts, an Excessive Share Withdrawal fee will be charged for each withdrawal in excess of one (1) per calendar quarter. See our Fee Schedule for all actual fee amounts. For NuDreams Checking accounts, either a parent or guardian must be joint on the account or the parent or guardian must sign an acknowledgement allowing the minor sole ownership of the account. This does not eliminate the responsibility of the parent or guardian for any fees or charges incurred on this checking account. For NuStart 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 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 Fee Schedule 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 appearing with this 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.

12. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

