

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE									
Monthly:					Quarterly:				
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	
Share/Club	\$100.00 to \$2,499.99 / \$2,500.00 or greater /	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$100.00 (see section 5)	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Elevate Money Market	\$1.00 to \$2,500.00 / \$2,500.01 to \$5,000.00 / \$5,000.01 to \$15,000.00 / \$15,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	—	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Performance Money Market	\$1.00 to \$4,999.99 / \$5,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$249,999.99 / \$250,000.00 to \$499,999.99 / \$500,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$1,500.00	—	\$1.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Private Reserve Money Market	/	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$1,000.00	\$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Arrive Checking	—	—	—	—	\$50.00	—	—	—	—
Rise Spend	—	—	—	—	\$50.00	See section 5	—	—	—

Explore Checking	—	—	—	—	\$50.00	—	—	—	—
Express Checking	—	—	—	—	\$50.00	—	—	—	—
Grow Checking	—	—	—	—	\$50.00	\$500.00	—	—	—
Perform Checking	/	Quarterly	Quarterly	Quarterly (Calendar)	\$2,500.00	\$1,500.00	\$1.00	Average Daily Balance	—
Achieve Checking	\$1.00 to \$15,000.00 / \$15,000.01 or greater /	Monthly	Monthly	Monthly (Calendar)	\$50.00	\$500.00 (see section 5)	\$1.00 (see section 5)	Average Daily Balance	—

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/Club, and Perform Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Elevate Money Market, Performance Money Market, Private Reserve Money Market, and Achieve Checking 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Share/Club, Elevate Money Market, Performance Money Market, and Achieve 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 Share/Club, and Performance 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 Elevate Money Market and Achieve Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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. For Share/Club, Elevate Money Market, Performance Money Market, Private Reserve Money Market, Perform Checking, and Achieve Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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/Club, Private Reserve Money Market, Grow Checking, Perform Checking, and Achieve Checking accounts, there is a minimum daily balance required to avoid a service fee for the calendar month. If the minimum daily balance requirement is not met during each day of the calendar month, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Rise Spend accounts, you must have at least one direct or mobile deposit per calendar month and complete 10 or more MAX debit card transactions per calendar month to avoid a service fee as stated in the Schedule of Fees and Charges. For Achieve Checking accounts you must have at least one direct or mobile deposit per month, enroll in eStatements, and complete 10 or more MAX debit card purchases per month to earn dividends and waive non-network ATM fees. If requirements are not met, your account is subject to a service charge unless the minimum balance is met. For Share/Club accounts, if you are 23

years of age or older and hold no other accounts except a Share/Club account with a balance or combined balance of less than the minimum balance to avoid a fee you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share/Club, Elevate Money Market, Performance Money Market, Private Reserve Money Market, Perform Checking, and Achieve Checking 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 Share/Club accounts, the minimum average daily balance requirement only applies to individuals age 19 or older who hold no other accounts except a Share/Club account. 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/Club, Elevate Money Market, Performance Money Market, and Private Reserve Money Market 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 Share/Club accounts, you may make three (3) over the counter withdrawal(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 Arrive Checking, Rise Spend, Explore Checking, Express Checking, Grow Checking, Perform Checking, and Achieve Checking accounts, no account limitations apply.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed each time an item/draft is submitted or resubmitted for payment,, and/or on each 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 each time an item/draft is submitted or resubmitted for payment regardless of whether we pay or return the item/draft. 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) as set forth below.

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

9. 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.

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

