

At Maturity:

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:				EFFECTIVE DATE: 1/2/2025					
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									
	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Certificate		Fixed Rate	\$2,500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
6 Month	4.17% / 4.25%								
12 Month	4.17% / 4.25%								
<input type="checkbox"/> IRA Certificate		Fixed Rate	\$2,500.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
6 Month	4.17% / 4.25%								
12 Month	4.17% / 4.25%								
<input type="checkbox"/> Certificate		Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
18 Month	3.45% / 3.50%								
24 Month	2.96% / 3.00%								
30 Month	3.01% / 3.05%								
36 Month	3.20% / 3.25%								
42 Month	3.25% / 3.30%								
48 Month	3.30% / 3.35%								
60 Month	3.45% / 3.50%								
<input type="checkbox"/> IRA Certificate		Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
18 Month	3.45% / 3.50%								
24 Month	2.96% / 3.00%								
30 Month	3.01% / 3.05%								
36 Month	3.20% / 3.25%								
42 Month	3.25% / 3.30%								
48 Month	3.30% / 3.35%								
60 Month	3.45% / 3.50%								
<input type="checkbox"/> Special Certificate		Fixed Rate		Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
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<input type="checkbox"/> IRA Special Certificate		Fixed Rate		Monthly	Monthly	Account's Term	Allowed – No Limit	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
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<input type="checkbox"/> Special Bump-Up Certificate		Variable Rate – Member has Discretion		Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
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<input type="checkbox"/> IRA Special Bump-Up Certificate		Variable Rate – Member has Discretion		Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
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<input type="checkbox"/> Set It & Forget It Savings Certificate		Fixed Rate	\$25.00	Monthly	Monthly	Account's Term	Allowed - No Limit; See Transaction Limitations section	Allowed - See Transaction Limitations section	<input type="checkbox"/> Automatic <input type="checkbox"/> Not Automatic
12 Month	1.98% / 2.00%								
24 Month	2.96% / 3.00%								
<input type="checkbox"/> Educational Savings Plan Certificate		Variable Rate	—	Monthly	Monthly	Account's Term	Allowed - No Limit	Not Allowed - See Transaction Limitations section	Not Automatic
36 - 60 Month	3.20% / 3.25%								
61 – 120 Month	3.70% / 3.76%								
over 120 Month	3.95% / 4.02%								

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 Certificate, IRA Certificate, Special Certificate, IRA Special Certificate, and Set It & Forget It Savings Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your Special Bump-Up Certificate and IRA Special Bump-Up Certificate account, you may increase the dividend rate one time to the rate currently in effect for accounts of this type with the same term. For Educational Savings Plan Certificate accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For Educational Savings Plan Certificate accounts, credited dividends must remain in the account. For all accounts except Educational Savings Plan Certificate accounts, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. For Set It & Forget It Savings Certificate accounts, automatic deposits of at least \$25.00 per month are required on balances under \$25,000.00. Failure to complete required deposits may result in early withdrawal penalties and closure. For Educational Savings Plan Certificate accounts: Partial withdrawals are not permitted. Any withdrawal will result in account closure and early withdrawal penalties stated below. For all accounts except Educational Savings Plan Certificate accounts: Withdrawals of dividends are not subject to penalty. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. If you make a withdrawal and your balance falls below the minimum required opening balance, your account will be closed.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms less than 18 months	90 days' dividends
Terms of 18 months or longer	180 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a

Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that do not automatically renew for another term, the account balance will be paid to you by check or transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. If the same term is currently unavailable at renewal, the account will renew at the next longest available term. For Special Certificate and Special Bump-up Certificate accounts that automatically renew, your account will automatically renew as a Regular Certificate account. For IRA Special Certificate and IRA Special Bump-Up Certificate accounts that automatically renew, your account will automatically renew as a Regular IRA Certificate account. Regular Certificate and Regular IRA Certificate accounts may have different features than those available on Special Certificate, Special Bump-Up Certificate, IRA Special Certificate, or IRA Special Bump-Up Certificate accounts.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

11. 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

