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TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: 03/20/2025 **Quarterly:** 03/20/2025 **Annually:** 03/20/2025

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

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	
Regular Share Savings	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	$25.00	—	$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Miscellaneous Share Savings	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Savings	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	0.50% / 0.50%	Annually	Annually	Annually (Noncalendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.50% / 0.50%	Annually	Annually	Annually (Noncalendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Round Up Club	$0.00 to $1,000.00 3.00% / 3.03% $1,000.01 or greater 0.25% / 0.25%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Metro Money Market	$2,500.00 to $9,999.99 1.50% / 1.51% $10,000.00 to $24,999.99 1.75% / 1.76% $25,000.00 or greater 2.00% / 2.02%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$2,500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
HSA Savings	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	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 Regular Share Savings, Miscellaneous Share Savings, IRA Share Savings, Round Up Club, and HSA Savings accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's

Board of Directors. For Holiday Club and Vacation Club accounts, the dividend rate and annual percentage yield may change annually as determined by the Credit Union's Board of Directors. For Metro Money Market 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. Round Up Club and Metro 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. For tiered 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.

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. For Holiday Club accounts, the dividend period is annual. For example, the first dividend period begins on October 1 and ends on September 30. All other dividend periods follow this same pattern. For Vacation Club accounts, the dividend period is annual. For example, the first dividend period begins on April 1 and ends on March 31. All other dividend periods follow this same pattern.

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 all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club and Vacation Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share Savings 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 Regular Share Savings and Metro 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.

6. ACCOUNT LIMITATIONS — For Regular Share Savings, Miscellaneous Share Savings, IRA Share Savings, Round Up Club, and Metro 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 Holiday Club accounts, the entire balance will be transferred to another account of yours on or after September 30 and the account will remain open. If you withdraw from your Holiday Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after March 31 and the account will remain open. If you withdraw from your Vacation Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Metro Money Market accounts, you may make six (6) withdrawals 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 HSA Savings accounts, no account limitations apply.

7. Round Up Club —
a. When you open a Round-Up Club account, the Credit Union will round up the amount of any debit card purchases associated with your checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your Round Up Club account.

b. The Credit Union will aggregate the rounded up amounts from purchases that post to your checking account each business day and make a single transfer at the beginning of the next business day. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, the Credit Union will not round up purchases posted on that business day and will cancel the daily round-up transfer for that day.

c. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding daily round-up transfer will remain in your Round Up Club account. Credit transactions or adjustment transactions will not be rounded-up.

8. 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.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) and pay a nonrefundable membership fee as set forth below.

Par Value of One Share	$25.00
Number of Shares Required	1
Membership Fee	$25.00

10. 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.

SCHEDULE OF FEES AND CHARGES

GENERAL FEES	
Account Activity Printout	$2.00/Printout
Account Closure	$25.00 if account closed within 6 months
Account Reconciliation	$10.00/Hour and $10.00 minimum charge
Cashier's/Teller's Check	$3.00/Check (Credit Union checks cleared by the Credit Union)
Check Copy	$3.00/Copy
Counter Checks	$3.00/eight (8) checks
Courtesy Pay	$28.00
Deposit Item Return: Third Party Account holder	 $5.00/Item $28.00/Item
Dormant Account	$5.00/Month after 1 year(s) and account balance is less than $100.00
Garnishment	$50.00
Legal Process (tax levies, summons)	$50.00
Loan Payment	$7.95 if made with debit card from another financial institution
Money Order	$1.00/Money Order
NSF	$28.00/Item (each submission/resubmission)
Overdraft (ACH, ATM, Debit Card)	$28.00/Item
Overdraft Transfer from Another Account	$2.00/Item
Returned Mail	$2.50/Item
Stamps	Current U.S. Postal Rate
Stop Payment	$28.00
Visa: Gift Card Travel Card Prepaid Reloadable Debit Card	 $2.00 $4.95 $4.95
Wire Transfer (Outgoing - Domestic)	$15.00/Transfer
EFT FEES	
ATM Withdrawal transactions	$0.50/Withdrawal transaction after seven (7) free withdrawal transactions per month
Bill Pay	$5.00/Month after 120 days of inactivity
Card Replacement	$5.00/Card
Expedited Card	$20.00
SPECIFIC ACCOUNT FEES	
Holiday Club - Withdrawal	$5.00/Withdrawal
Vacation Club - Withdrawal	$5.00/Withdrawal
Metro Money Market - Excessive Withdrawal	$10.00/Withdrawal after six (6) withdrawals per month and three (3) paid checks per month

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