TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 10/01/2024 - 12/31/2024

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 DIVIDENDS **BALANCE REQUIREMENTS** Minimum Minimum Balance ACCOUNT Dividend Rate/ Minimum **ACCOUNT TYPE** Dividends Dividends Dividend Balance to Balance to Method to LIMITATIONS **Annual Percentage Yield** Opening Compounded Earn the Calculate Credited Period Avoid a (APY) Deposit **Service Fee** Stated APY **Dividends** Average Quarterly Account transfer and **Share** 0.20% / 0.20% Quarterly Quarterly \$5.00 Daily (Calendar) withdrawal limitations apply. Balance Average IRA (Individual Quarterly 0.50% / 0.50% Quarterly Daily Quarterly Retirement) (Calendar) Balance **Share Draft** _

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 and IRA (Individual Retirement) accounts, the dividend rate and annual percentage yield may change quarterly 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.
- 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 and IRA (Individual Retirement) 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 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 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 IRA (Individual Retirement) and Share Draft accounts, no account limitations apply.
- 7. 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.

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

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.

SCHEDULE OF FEES AND CHARGES		
GENERAL FEES		
Account Reconciliation	\$15.00/Hour and \$15.00	
	minimum charge \$15.00/Hour and \$15.00	
Account Research	minimum charge	
Cashier's Check	\$1.00/Check	
Check Cashing (On Us Check)	\$5.00/Check (Non-Member)	
Coin Counter	12.00% of transaction for non-members (free for members)	
Fax (Incoming)	\$1.50/Fax	
Fax (Outgoing)	\$1.50/Fax	
Garnishment	\$25.00	
Inactive Account	\$20.00/Month after 2 year(s) and account balance is less than \$100.00; excludes Minor account	
Invalid Address	\$5.00/Month	
Items Sent for Collection	\$10.00/Item	
Legal Process (tax levies, summons)	\$25.00	
NSF/Overdraft	\$30.00 (each submission/resubmission)	
Paper Statement	\$5.00/Statement	
Photocopy	\$1.00/Copy	
Returned Item	\$15.00/Item	
Statement Copy	\$5.00/Copy	
Teller's Check	\$1.00/Check, 1 free per day	
Uncollected Funds	\$30.00/Item	
Visa Gift Card	\$3.00/Member \$4.00/Non-Member	
Wire Transfer (Incoming)	\$20.00/Transfer	
Wire Transfer (Outgoing)	\$20.00/Transfer	
Wire Transfer International (Incoming)	\$45.00/Transfer	
Wire Transfer International (Outgoing)	\$45.00/Transfer	
SHARE DRAFT ACCOUNT FEES		
Check/Share Draft Printing	Prices may vary depending upon style (members age 60 and over receive 1 box per	
Courtesy Pay	year free of charge) \$30.00/Item	
	\$30.00/item (each	
NSF/Overdraft	submission/resubmission)	
Returned Item	\$15.00/Item (each submission/resubmission)	
Share Draft Copy	\$1.00/Check	

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Stop Payment	\$25.00/Request	
Temporary Checks	\$1.00/Check	
EFT FEES		
ACH/ATM/Check Card Insufficient Withdrawal	\$30.00/Item	
ACH Stop Payment	\$25.00/Item	
ATM Transaction	No Charge for each ATM transaction at ATM's owned by the Credit Union	
ATM Transaction	\$0.75 for each ATM transaction at ATM's not owned by the Credit Union	
ATM Transaction	\$3.25/Transaction (Non- Member)	
Card Replacement – ATM Card	\$10.00	
Card Replacement – Check Card	\$10.00	
ePay Return	\$30.00/ltem (each submission/resubmission)	
Other ATM/Check Card (e.g. research chargebacks, receipt copies, express delivery, etc.)	Up to \$50.00	
PIN Reissue	\$1.00	
SAFE DEPOSIT BOX FEES		
3" x 10" Box	\$35.00/Year	
5" x 10" Box	\$55.00/Year	
10" x 10" Box	\$75.00/Year	
Change of Locks	Cost of Service	
Drilling of Boxes	Cost of Service	
SPECIFIC ACCOUNT FEES		
Share - Excessive Withdrawal (Regulation D limits of 6 Transfers/Withdrawals per month)	\$10.00/ltem	

