

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE

Monthly: 06/01/2025 Quarterly: 06/01/2025

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 and Commercial Shares	\$0-\$2,499.99 0.10/0.10 \$2,500 or greater 0.15/0.15	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	
Shares Pledged for Loan or Credit Card	\$0-\$2,499.99 0.10/0.10 \$2,500 or greater 0.15/0.15	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	
Non Dividend Regular Share	—	—	—	—	\$5.00	—	—	—	
IRA and Roth IRA Passbook	0.50/ 0.50	Monthly	Monthly	Monthly (Calendar)	\$100.00	—	—	Daily Balance	
Christmas Club	\$0-\$2,499.99 0.10/0.10 \$2,500 or greater 0.15/0.15	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	See Section 7
High Yield Money Market	\$0-\$999.99 0.00/0.00 \$1,000-\$9,999.99 0.20/0.20 \$10,000-\$49,999.99 0.30/0.30 \$50,000 and greater 0.40/0.40	Monthly	Monthly	Monthly (Calendar)	\$1,000	—	\$1,000	Daily Balance	



High Yield Business Money Market	\$0-\$2,499.99 0.10/0.10 \$2,500-\$9,999.99 0.15/0.15 \$10,000-\$49,999.99 0.25/0.25 \$50,000-\$99,999.99 0.25/0.25 \$100,000 or greater 0.75/0.75	Monthly	Monthly	Monthly (Calendar)	\$5,000	—	—	Daily Balance	
Elite Money Market (new money only)	\$0 - \$2,499.99 0.10/0.10 \$2,500 - \$24,999.99 0.15/0.15 \$25,000 or greater 4.31/4.40	Monthly	Monthly	Monthly (Calendar)	\$25,000	—	—	Daily Balance	
OnPath Rewards Cash Back Checking	—	—	—	—	\$25.00	—	—	—	
OnPath Rewards High Yield Qualifications Met (See Section 2)	\$0.00 to \$10,000.99 6.79/ 7.00 \$10,001.00 or greater 0.50/ 0.50	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	
Qualifications Not Met (See Section 2)	0.01/ 0.01								
Forward Checking	—	—	—	—	\$25.00	\$500.00	—	—	
Rise Checking	—	—	—	—	\$25.00	—	—	—	
Advantage Business Checking	—	—	—	—	\$100	\$2,500.00	—	—	
Organizational Club Checking	—	—	—	—	\$25	\$250	—	—	See Section 7

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, Commercial Share, Shares Pledged, IRA Passbook, Roth IRA Passbook, Christmas Club, High Yield Money Market, High Yield Business Money Market, Elite Money Market and OnPath Rewards High Dividend 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.

Regular Share, Commercial Share, Shares Pledged, Christmas Club, High Yield Money Market, High Yield Business Money Market, and Elite Money Market 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 Regular Share, Commercial Share, Shares Pledged, Christmas Club, High Yield Money Market, High Yield Business Money Market and Elite 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.

The OnPath Rewards High Yield account is a tiered rate account. Please refer to section 2 for additional details about this account. For "Qualified" Rewards Checking accounts, the dividend rates, APY and range of balances listed above will apply to your account if you meet the minimum service requirements during the qualification cycle. Each rate will only apply to that portion of the account balance within each range. If you do not meet the minimum service requirements for the qualification period, the dividend rate and APY yield will be as listed in the "Non-Qualified" Rewards Checking accounts and same will apply to the entire balance of the account.

2. OnPath Rewards Accounts — For all OnPath Rewards accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 15 Debit card purchases that post and settle your account; 2) sign on to online or mobile banking at least one time; 3) be enrolled in and receive e-statements. The monthly qualification cycle is defined as one day prior to the first banking day of the current statement cycle through one day prior to the last banking 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 to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward.

OnPath Rewards Cash Back - For OnPath Rewards Cash Back accounts, you will receive 5.00% cash back on up to \$200.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle, up to a maximum of \$10.00. In addition, we will refund up to \$10.00 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. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

OnPath Rewards High Yield -The OnPath Rewards High Yield account is a tiered rate account. If you meet the minimum qualification requirements for your OnPath Rewards High Yield account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to daily balances of \$10,000.99 and below. The second dividend rate and annual percentage yield listed for this account will apply to daily balances of \$10,001.00 or greater. Each dividend rate will apply only to that portion of the daily balance within each balance range. In addition, we will refund up to \$10.00 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. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the OnPath Rewards High Yield account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your OnPath High Yield account and ATM fees will not be refunded to you.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. 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.

5. 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 Regular Share, Commercial Share, Shares Pledged, IRA Passbook, Roth IRA Passbook, Christmas Club, High Yield Money Market, High Yield Business Money Market, Elite Money Market and OnPath Rewards High Dividend accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share or a Non Interest bearing 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 Forward Checking,

Advantage Business Checking, and Organizational Club Checking accounts, there is a minimum average daily balance required to avoid a service fee for the statement period. If the minimum average daily

balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For High Yield Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS —For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. If you withdraw from your Christmas Club account, you will be charged a fee as disclosed in the Schedule of Fees and Charges. Organizational Club accounts are designed to have less than 10 transactions per month. Organizational Club accounts with more than 10 transactions in a month, will be converted to Advantage Business Checking accounts without advanced notice. For all other account types, no account limitations apply.

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. OnPath Forward Checking accounts will not be charged for paid or returned items resulting in an overdraft.

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

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

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.

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

