



TRUTH-IN-SAVINGS DISCLOSURE

The rates 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 | INTEREST | | BALANCE REQUIREMENTS | | | | ACCOUNT LIMITATIONS |
|-----------------------|--|--|-------------------------|--|--|--------------------------------------|---------------------|
| | Interest Compounded | Interest Credited | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method to Calculate Interest | |
| Primary Savings | Quarterly | Quarterly | \$5.00 | — | \$100.00 | Daily Balance | — |
| Youth Savings | Quarterly | Quarterly | \$5.00 | — | — | Daily Balance | — |
| Savings | Quarterly | Quarterly | — | — | \$100.00 | Daily Balance | — |
| High Yield Savings | Quarterly | Quarterly | \$10,000.00 | — | \$10,000.00 | Daily Balance | — |
| IRA Savings | Quarterly | Quarterly | \$100.00 | — | \$100.00 | Daily Balance | — |
| Business Savings | Quarterly | Quarterly | — | — | — | Daily Balance | — |
| Classic Money Market | Daily | Monthly | — | — | \$1,000.00 | Daily Balance | — |
| Business Money Market | Daily | Monthly | \$5,000.00 | — | \$1,000.00 | Daily Balance | — |
| Checking | N/A - This account does not pay interest | N/A - This account does not pay interest | — | — | — | — | — |
| Business Checking | N/A - This account does not pay interest | N/A - This account does not pay interest | — | — | — | — | — |

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Primary Savings, Youth Savings, and IRA Savings accounts, the interest rate and annual percentage yield may change quarterly as determined by Credit Union Management. For Savings, High Yield Savings, Business Savings, Classic Money Market, and Business Money Market accounts, the interest rate and annual percentage yield may change at any time as determined by Credit Union Management. Primary Savings, Savings, High Yield

Savings, Classic Money Market, and Business Money Market accounts are tiered rate accounts. The balance ranges and corresponding interest rates and annual percentage yields applicable to each tier are disclosed in the separate Rate Schedule. For tiered accounts, once a particular range is met, the interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting frequency applicable to each account is set forth in the Rate Schedule.

3. ACCRUAL OF INTEREST — For all earning accounts, interest will begin to accrue on noncash deposits

(e.g. checks) on the business day you make the deposit to your account.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary 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 Primary Savings, Savings, High Yield Savings, IRA Savings, Classic Money Market, and Business Money Market accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the crediting 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 interest is calculated by applying a daily periodic rate to the principal in the account each day.

5. ACCOUNT LIMITATIONS — For all accounts, no account limitations apply.

6. MEMBERSHIP — To be a Credit Union member, the share account must have and maintain a minimum share as set forth below. The Credit Union may, as a courtesy, fund accounts with the minimum share amount at account opening.

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

7. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective 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.

