



Truth in Savings Disclosure

This Rate Schedule for all Accounts sets forth certain conditions and rates applicable to your share accounts. This schedule is incorporated as part of your account agreement. The Credit Union may offer other rates for these accounts from time to time. Rates are subject to change without notice.

Rate Schedule (Effective July 1, 2025)

<u>Account</u>	<u>Amount</u>	<u>APY*</u>	<u>Dividends Paid</u>	<u>Minimum Opening</u>
Regular Shares	Under \$25,000	0.20%	Semi-Annual	\$25
	\$25,000-\$49,999.99	0.50%		
	\$50,000.00-\$99,999.99	1.00%		
	\$100,000.00-\$149,999.99	1.50%		
	\$150,000.00+	2.00%		
Auxiliary Shares	All Balances	0.10%	Semi-Annual	Regular Share Account
Bronze Checking Ages 18 & Older**	All Balances	0.10%	Monthly	\$50
Silver Checking Ages 18 & Older**	Up to \$5,000	0.20%	Monthly	\$50
	Over \$5,000	0.10%		
Gold Checking Ages 18 & Older**	Up to \$10,000	0.25%	Monthly	\$50
	Over \$10,000	0.10%		
Student Checking Ages 15 to 24**	\$0 to \$5,000	0.25%	Monthly	\$50
	Over \$5,000	0.10%		
Youth Share Account Up to Age 18**	Up to \$2,500	0.25%	Semi-Annual	\$25
	Over \$2,500	See Regular Share Tiers		

** Age is determined by the age of the primary member.

Minimum Balance Requirements: A minimum balance (par value of one share) of \$25.00 is required in a regular share account to maintain membership.

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. The interest rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Silver Checking accounts require minimum payroll or direct deposit, online banking and electronic statements to qualify for the highest rate. Gold Checking accounts require all the qualifications of the Silver Checking account plus a minimum loan balance, minimum bill payments, and minimum debit card transactions. Student Checking accounts require a minimum number of debit card transactions, online banking and electronic statements.
- 2. Nature of Dividends.** Dividends are paid from current income and available earnings at the end of the dividend period.
- 3. Interest Compounding and Crediting.** The compounding and crediting of interest applicable to each account are set forth in the Rate Schedule. The interest period begins on the first and ends on the last calendar day of the period.
- 4. Accrual of Dividends.** For all accounts, dividends will begin to accrue on the business day you make the deposit to your 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 of at least the par value of one full share in a Regular Share account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. If the minimum average daily balance is not met, you will not earn the Annual Percentage Yield 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.
- 6. Fees for Overdrawing Accounts.** Fees may be imposed on each check, draft, item, ATM card withdrawal, debit card point of purchase, preauthorized automatic debit, 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 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. Please refer to the Fee Schedule for current fee information.

