



TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 02/01/2021

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 | |
| Share | 0.15% / 0.15% | Monthly | Monthly | Monthly (Calendar) | \$25.00 | — | \$25.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| Money Market | 0.20% / 0.20% | Monthly | Monthly | Monthly (Calendar) | \$2,500.00 | — | \$2,500.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| Kasasa Saver Qualification met (See Section 2) Qualification not met (See Section 2) | \$0.00 to \$20,000.00 0.50% / 0.50% \$20,000.01 or greater 0.15% / to 0.15% 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | \$25.00 | — | \$25.00 | Average Daily Balance | Account transfer and withdrawal limitations apply. |
| Kasasa Cash Qualification met (See Section 2) Qualification not met (See Section 2) | \$0.00 to \$20,000.00 1.49% / 1.50% \$20,000.01 or greater 0.15% / 0.15% 0.05% / 0.05% | Monthly | Monthly | Monthly (Calendar) | \$25.00 | — | — | Average Daily Balance | — |
| Kasasa Cash Back | — | — | — | — | \$25.00 | — | — | — | — |
| Kasasa Tunes | — | — | — | — | \$25.00 | — | — | — | — |
| InControl Checking | — | — | — | — | \$25.00 | — | — | — | — |

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, Money Market, Kasasa Cash, and Kasasa Saver 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. Kasasa Cash, and Kasasa Saver 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. KASASA ACCOUNTS — For all Kasasa accounts, except Kasasa Tunes, you may qualify for monthly rewards if you meet the applicable minimum qualification



requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 10 debit card purchases that post and settle your account; 2) have one ACH debit, or one direct deposit or one bill pay transaction post and settle your account; and 3) be enrolled in and receive eStatements. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. The monthly qualification cycle is a period beginning two business days prior to the first day of a calendar month through two business days prior to the last day of a calendar month. Business days are defined as Monday through Friday (excluding Federal Holidays). Transactions posted and settled on the last two business days will qualify for the next month's qualification. As applicable, an ATM receipt must be presented for reimbursement of individual ATM fees of \$5.00 or higher. There is a limit of one account per social security number.

Kasasa Saver. The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash and Kasasa Cash Back accounts. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$20,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$20,000.00. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash account, the second dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account.

Kasasa Cash. The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$20,000.00 or less and will earn the second dividend rate and range of annual percentage yields on balances over \$20,000.00. You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the "Monthly Qualification Cycle" in which you qualified. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash account and ATM

fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you.

Kasasa Cash Back. For Kasasa Cash Back accounts, you will receive 2.50% cash back on debit card purchases that post and settle to the account during the cycle period up to a maximum cash back earned of \$7.50 per "Monthly Qualification Cycle." You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the "Monthly Qualification Cycle" in which you qualified. 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.

Kasasa Tunes. For Kasasa Tunes accounts, you will receive \$15.00 in initial iTunes® or Amazon.com® credit for purchases posted and settled to your account within the first 60 days of opening your account. Also, for each monthly qualification cycle, you will also receive up to \$7.50 in iTunes or Amazon.com credit for purchases posted and settled to your account during the qualification cycle when you meet all of the minimum qualification requirements. To meet the minimum qualification requirements, you must: 1) make 10 debit card purchases that post and settle your account; 2) be enrolled in and receive eStatements. You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees imposed by other financial institutions and incurred during the "Monthly Qualification Cycle" in which you qualified. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not receive the iTunes or Amazon.com credit and ATM fees will not be refunded to you. The iTunes and Amazon.com credits will expire after 30 days. However, for the \$15.00 in initial iTunes or Amazon.com credit, the credit will expire after 60 days.

3. INCONTROL CHECKING ACCOUNTS — For InControl Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. Your

monthly service fee will be waived when: 1) make 10 debit card purchases that post and settle your account; or 2) are enrolled to receive e-statements. If you meet both qualifications, your monthly service fee will be waived and we will refund up to \$25.00 (max. \$5.00 per single transaction) in ATM fees assessed at nationwide ATMs we do not own or operate. An ATM receipt must be provided for any ATM fee of \$5.00 or greater to receive the refund. ATM refunds will be paid on the first day of the month. The monthly qualification cycle is defined the calendar day following the second to last business day of the previous month through the second to last business day of the current month. Business days are defined as Monday through Friday (excluding Federal Holidays). 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. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the monthly service fee will be assessed and ATM fees will not be refunded to you.

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

5. 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.

6. 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, Money Market, Kasasa Cash, and Kasasa Saver accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary 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 Share, Money Market and Kasasa Saver 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.

8. ACCOUNT LIMITATIONS — For Share, Money Market and Kasasa Saver 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 InControl Checking, Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, no account limitations apply.

9. 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 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 Fee Schedule 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.

10. 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 | \$25.00 |
| Number of Shares Required | 1 |

11. RATES — The rates appearing with this 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.

12. FEES — See separate fee schedule for a listing of fees and charges applicable to your account(s).

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government-sponsored agency.