TENCU EXECUTIVE DEBIT ACCOUNT:

A variable reward checking account with no minimum balance that rewards account holders with high APY dividends when they meet minimum qualifications during the account's Monthly Qualification Cycle. Additionally, supplementary benefits are available to TENCU Executive Debit Account owners and their joint account owners, subject to the terms and conditions for the applicable Benefits.

Purpose and Expected Use of Account:

This account is intended to be the account holder's primary debit account in which payroll transactions and day-to-day spending are posted and settled. Each primary member is permitted to maintain only one (1) Rewards or one (1) Executive Debit account. A member may not, at any time, hold more than one account of the same type, nor may they hold both a Rewards and an Executive Debit account concurrently.

Commensurate with the spending activities, TENCU requires members to use their account's debit card throughout each month and the transaction amounts must reflect a wide dollar range. Small debit card transactions for less than $5 conducted on the same day at a single merchant do not qualify for the account's rewards and thus will be deemed inappropriate transactions and not count toward earning the account's rewards.

Ten Credit Union (TENCU) reserves the right to determine if the account is maintained for a purpose other than day-to-day, primary use. Account holders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a TENCU Free Debit account or closed altogether. We also reserve the right to convert the account to a TENCU Free Debit account if the account has not qualified in over four (4) consecutive Statement Cycles.

TENCU has the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations including any fees or charges incurred prior to termination.

No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Ten Credit Union check for the remaining balance, if applicable, will be mailed to the account holder at the address indicated on our current records. Upon termination of your Executive Debit Account, any optional add-on products / services associated with this account will also be terminated.

Compounding & Crediting:

- Interest will be compounded and credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the business day you deposit non-cash items (for example, checks).

"Statement Cycle" means the period of time for which TENCU provides a summary of the financial activities and transactions that post and settle to the account holder's account.

Balance Computation Method:

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the 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.

Annual Percentage Yield (APY*):

- When your TENCU Executive Debit account qualifications are met during the Monthly Qualification Cycle, the average daily balances up to and including $5,000 in your account earn a dividend rate of 3.45% interest rate resulting in an APY of 3.50%; and average daily balances over $5,000 earn a dividend rate of 0.25% on the portion of the average daily balance over $5,000, resulting in a range from 0.25% to 3.50% APY depending on the account's daily balance. When TENCU Executive Debit account qualifications are not met, the APY earned on the entire average daily balance in the account will be 0.25%.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your TENCU Executive Debit account during each Monthly Qualification Cycle:

- At least 15 PIN-based / signature-based debit card purchases (Minimum $5)
- Be enrolled in and log into online banking. Minimum of (1) login per month
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Receive at least 1 direct deposit of $500.00 (monthly)
- Monthly Fee $5.95

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards:

- ATM-processed transactions
- Transfers between accounts
- Debit card purchases processed by merchants and received as ATM transactions
- Non-retail payment transactions and purchases made with debit cards not issued by TENCU
- Transactions bundled together by merchants and received by our institution count for the purpose of earning account rewards.

"Monthly Qualification Cycle" means the first business day of the current statement cycle through the last business day of the same statement cycle. "Business Day" means any day in which an office of the credit union is open to the public.

Reward and Fee Information:

When your TENCU Executive Debit account qualifications are met during a Monthly Qualification Cycle, the average daily balances up to and including $5,000 in your TENCU Executive Debit account will earn an interest rate of 3.45% resulting in an APY* of 3.50%; and average daily balances over $5,000 earn a interest rate of 0.25% on the portion of the average daily balance over $5,000. When the account qualifications are not met, the APY earned on the entire average daily balance in the account will be 0.25%. Interest will be credited to your account on the last day of the current statement cycle. APY accurate as of 9/30/2025.

A maintenance fee of $5.95 is processed for the Account Benefits at the end of each Monthly Qualification Cycle.

If your account qualifications are not met, your interest rate will revert to 0.25% for the balance in the account and the $5.95 fee will continue to be processed.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. You will automatically qualify for the account's rewards during your account's first statement cycle. If the account is closed before rewards are credited, you will forfeit the rewards. Additionally, each account qualifies for 1 free box of (60) checks per year.

Benefit Information:

Benefits are available to TENCU Executive Debit account owners and their joint account owners, subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration, and/or activation. These benefits are not available to businesses, clubs, trusts, organizations, and/or churches and their members, or schools and their employees/students.

Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefits or on the certificate of insurance.

All Guides to benefits and insurance documents can be found online at **TENCU.ClubChecking.com** or through the Club Checking mobile app. For more information, please visit **TENCU.ClubChecking.com** or call **1-866-210-0361**. Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

Telehealth: Access to 24/7 video or phone visits with U.S.-based board-certified, licensed, and credentialed doctors ready to help with urgent care or mental health for you and your family, all with zero copays. (Registration/activation required.) Telehealth benefits is available to the account holder(s), their spouse/domestic partner, and up to six (6) dependent children age 2 to 26 years old. Telehealth is not insurance.

Cellular Telephone Protection: Receive up to $600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. $50 deductible applies. Up to two claims and a maximum of $1,000 per eligible account, per twelve-month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid using your Executive Debit account.) Need to file a claim? Go online to **TENCU.clubchecking.com** to file or call **1-866-210-0361.**

Roadside Assistance: 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out tire assistance up to $100 per occurrence. Maximum of two occurrences per twelve-month period.

Travel and Leisure Discounts - Money-saving discounts from thousands of local and national businesses redeem and print coupons online or access discounts from a mobile device. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. (Available via mobile and web only) Go online to **TENCU.clubchecking.com** for more information.

Identity Theft Expense Reimbursement Coverage: Up to $10,000 to cover expenses associated with restoring your identity. Need to file a claim? Call **1-866-210-0361.**

Identity Theft Resolution Services: Access to a dedicated fraud specialist assigned to manage your case until your identity has been restored. Call **1-866-210-0361** for more information.

Dark Web Monitoring: monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. (Registration/activation required) Go online to **TENCU.clubchecking.com** or call **1-866-210-0361** for more information.

Cyber Recover powered by DynaRisk: Get 24/7 access to personal cyber advocates who can help defend against extortion, ransomware, online fraud, gaming security risks, and more. Go online to **TENCU.clubchecking.com** or call **1-866-210-0361** for more information.

Additional Information:

Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. $5.00 minimum deposit is required to open the account. See accompanying Schedule of Fees for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one account(s) per social security number.

This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. Contact one of TENCU's member service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally Insured by NCUA