

## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE Monthly: 7/1/2025      Quarterly:									
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	
Primary Savings	\$0.01 to \$99.99 0.10% / 0.10% \$100.00 to \$999.99 0.10% / 0.10% \$1,000.00 to \$4,999.99 0.10% / 0.10% \$5,000.00 or greater 0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$0.01	Average Daily Balance	—
Secondary Savings	\$0.01 to \$99.99 0.10% / 0.10% \$100.00 to \$999.99 0.10% / 0.10% \$1,000.00 to \$4,999.99 0.10% / 0.10% \$5,000.00 or greater 0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	\$5.00	\$0.01	Average Daily Balance	—
Christmas Club	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.01	Average Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.10% / 0.10%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$0.01	Average Daily Balance	Account withdrawal limitations apply.
<b>High Earning Savings</b> <b>Qualifications Met</b> <b>without Monthly Net</b> <b>Deposit(s) of \$100+</b> <b>(See Section 2)</b>  <b>Qualifications Met with</b> <b>Monthly Net Deposit(s)</b> <b>of \$100+</b>	\$0.01 to \$9,999.99 0.10% / 0.10% \$10,000.00 to \$24,999.99 1.74% / 1.75% \$25,000.00 or greater 3.20% / 3.25%  \$0.01 to \$25,000.00 3.20% / 3.25%	Monthly	Monthly	Monthly (Calendar)	\$100.00	\$5.00	\$0.01	Average Daily Balance	—

IRA Contributory	\$0.01 to \$99.99 <b>0.10% / 0.10%</b>	Quarterly	Quarterly	Quarterly (Calendar)	—	—	\$0.01	Average Daily Balance	—
	\$100.00 to \$999.99 <b>0.10% / 0.10%</b>								
	\$1,000.00 to \$4,999.99 <b>0.10% / 0.10%</b>								
	\$5,000.00 or greater <b>0.10% / 0.10%</b>								
Sterling Fund Money Market	\$0.01 to \$9,999.99 <b>0.10% / 0.10%</b>	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$0.01	Average Daily Balance	—
	\$10,000.00 to \$24,999.99 <b>0.10% / 0.10%</b>								
	\$25,000.00 to \$99,999.99 <b>0.15% / 0.15%</b>								
	\$100,000.00 or greater <b>0.50% / 0.50%</b>								
Money Masters Teen	—	—	—	—	\$5.00	—	—	—	—
Everyday Spending	—	—	—	—	—	—	—	—	—
Savvy Spending	—	—	—	—	—	\$3,000.00	—	—	—
Enriched Spending	<b>0.15% / 0.15%</b>	Monthly	Monthly	Monthly (Calendar)	—	\$5,000.00	\$0.01	Average Daily Balance	—

## 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 Primary Savings, Secondary Savings, Christmas Club, Vacation Club, High Earning Savings, IRA Contributory, Sterling Fund Money Market, and Enriched Spending 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. Primary Savings, Secondary Savings, High Earning Savings, IRA Contributory, and Sterling Fund Money Market 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. HIGH EARNING SAVINGS** — For High Earning Savings accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must deposit a net total of \$100.00 or more to your account. Business days are defined as Monday through Saturday (excluding Federal Holidays). The monthly qualification cycle is defined as 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. 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 High Earning Savings account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$25,000.00 and below. The second

dividend rate and annual percentage yield listed for this account will apply if your balance is from \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. 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 High Earning Savings account.

**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 Primary Savings, Secondary Savings, Christmas Club, Vacation Club, High Earning Savings, IRA Contributory, Sterling Fund Money Market, and Enriched Spending accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime 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, Secondary Savings, High Earning Savings, Sterling Fund Money Market, Savvy Spending, and Enriched Spending accounts, there is a minimum average daily balance required to avoid a service fee for the dividend 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 Primary Savings, Secondary Savings, Christmas Club, Vacation Club, High Earning Savings, IRA Contributory, Sterling Fund Money Market, and Enriched Spending 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.

**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. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, you are allowed one free withdrawal per quarter. If you withdrawal more than once you will be charged a fee as disclosed in the Schedule of Fees and Charges. For Primary Savings, Secondary Savings, Vacation Club, High Earning Savings, IRA Contributory, Sterling Fund Money Market, Money Masters Teen, Everyday Spending, Savvy

Spending, and Enriched Spending accounts, 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.

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

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

**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.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Activity Printout	\$5.00/Printout
Account Closure	\$20.00 if account closed within 30 days
Account Reconciliation	\$25.00/Hour and \$25.00 minimum charge
Account Research	\$25.00/Hour and \$25.00 minimum charge
Overdraft Protection Transfer	\$5.00/Transfer
Cashier's Check	\$7.00/Check (Credit Union checks cleared by the Credit Union)
Certified Check	\$7.00/Check
Co-Op Shared Branch	\$3.00
Deposit Item Return	\$35.00/Item
Dormant Account	\$60.00/Month after 60 months of inactivity
Garnishment	\$75.00
Inactive Account	\$5.00/Month after 6 months of inactivity
Items Sent for Collection	\$25.00/Item
Legal Process (tax levies, summons)	\$75.00
Photocopy	\$5.00/Copy
Statement Copy	\$5.00/Copy
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer (Foreign Outgoing)	\$60.00/Transfer
Electronic Services (Revert to paper)	\$10.00 One time fee
Electronic and paper statements	\$5.00/Month
Counter Checks (temporary checks)	\$1.00/Check
Member check cashing	\$5.00/Check
Non-member check cashing	\$5.00/Check
Return statement fee (bad address)	\$5.00/Statement
Official check replacement	\$10.00/check
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$35.00/Item (each submission/resubmission)
ATM Overdraft	\$35.00/Item
One-time Debit Overdraft	\$35.00/Item
Overdraft	\$35.00/Item
Overdraft Protection	\$35.00/Item

Returned Item	\$35.00/Item (each submission/resubmission)
Stop Payment	\$32.00/Request
EFT FEES	
ACH Overdraft	\$35.00/Item
Debit Card Overdraft	\$35.00/Item
Expedited Card Delivery	\$30.00/Card
Replacement ATM or Visa Debit Card	\$5.00
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$65.00/Year
3" x 10" Box	\$85.00/Year
5" x 5" Box	\$75.00/Year
5" x 10" Box	\$100.00/Year
10" x 10" Box	\$150.00/Year
Drilling	\$250.00
Missed Appointment for Drilling	\$55.00
SPECIFIC ACCOUNT FEES	
<b>Primary &amp; Secondary Savings</b> - Excessive In Person Transactions	\$5.00/Transaction after the second
<b>Christmas Club</b> - Early Withdrawal	\$5.00/Withdrawal one free per quarter
<b>Vacation Club</b> - Excessive Withdrawal	\$5.00/Withdrawal one free per quarter
<b>Money Market</b> - Excessive withdrawal	\$2.00/Withdrawal after 3 per month
<b>Money Market</b> - Minimum balance	\$5.00/Month if balance is below average minimum balance
<b>Primary, High Earnings and Secondary Share</b> - Minimum balance	\$5.00/Quarter if below \$5.00/month
<b>Savvy Spending</b> - Minimum balance	\$4.95/Month if the minimum average daily balance is not met
<b>Enriched Spending</b> - Minimum balance	\$6.95/Month if the minimum average daily balance is not met

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency