

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION

DATE Monthly: 11/30/2023

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	
<b>Savings</b>	\$25.00 to \$1,499.99 0.15% / 0.15% \$1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>Little Buffalos</b>	\$25.00 to \$1,499.99 0.15% / 0.15% \$1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>Teen</b>	\$25.00 to \$1,499.99 0.15% / 0.15% \$1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>Secondary</b>	\$25.00 to \$1,499.99 0.15% / 0.15% \$1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	\$25.00	Average Daily Balance	—
<b>Young Adult</b>	\$25.00 to \$1,499.99 0.15% / 0.15% \$1,500.00 or greater 0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<b>IRA Share</b>	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
<b>Roth Share</b>	0.25% / 0.25%								
<b>Coverdell Share</b>	0.25% / 0.25%								
<b>Holiday Club</b>	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
<b>Vacation Club</b>	0.20% / 0.20%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

<b>Health Savings</b>	\$0.00 to \$1,999.99 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account limitations apply.
	\$2,000.00 to \$4,999.99 0.10% / 0.10%								
	\$5,000.00 to \$14,999.99 0.10% / 0.10%								
	\$15,000.00 to \$24,999.99 0.15% / 0.15%								
	\$25,000.00 or greater 0.20% / 0.20%								
<b>Money Market</b>	\$1,000.00 to \$4,999.99 0.50% / 0.51%	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,000.00	Average Daily Balance	—
	\$5,000.00 to \$9,999.99 0.60% / 0.60%								
	\$10,000.00 to \$24,999.99 0.65% / 0.65%								
	\$25,000.00 to \$49,999.99 0.70% / 0.70%								
	\$50,000.00 to \$74,999.99 0.75% / 0.75%								
	\$75,000.00 to \$99,999.99 0.80% / 0.80%								
\$100,000.00 or greater 0.85% / 0.85%									
<b>Checking</b>	\$0.00 to \$1,499.99 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
	\$1,500.00 or greater 0.05% / 0.05%								
<b>Young Adult Checking</b>	\$0.00 to \$499.99 3.00% / 3.01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
	\$500.00 to \$1,499.99 0.05% / 0.05%								
	\$1,500.00 or greater 0.05% / 0.05%								

### 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 Savings, Little Buffalos, Teen, Secondary, Young Adult, Holiday Club, Vacation Club, Checking, and Young

Adult Checking accounts, the dividend rate and annual percentage yield may change Monthly as determined by the Credit Union's Board of Directors. For IRA Share, Roth Share, Coverdell Share, Health Savings, and Money Market accounts, the dividend rate and annual percentage yield may change monthly 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. Savings, Little Buffalos, Teen,

Secondary, Young Adult, Health Savings, Money Market, Checking, and Young Adult Checking 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. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. 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.

**4. 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.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings or Money Market 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 Savings, Secondary, Young Adult, and Money Market 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.

**6. ACCOUNT LIMITATIONS** — For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. If you withdraw from your Holiday 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 IRA Share, Roth Share, and Coverdell Share accounts, you may not make any preauthorized, automatic or telephone transfers at any time. For Health Savings accounts, see HSA Trust Application for limitations. For Savings, Little Buffalos, Teen, Secondary, Young Adult, Vacation Club, Money Market, Checking, and Young Adult Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, 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 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 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.

**8. BONUS** — For Little Buffalos, Teen and Young Adult Savings accounts, the credit union will fund the required \$25.00 share par value.

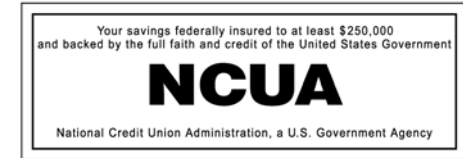
**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00*
Number of Shares Required	1

\*See Section 8

**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.

**11. FEES** — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).



# TRUTH-IN-SAVINGS DISCLOSURE

**MATURITY DATE:**                      **EFFECTIVE DATE: 12/01/2023**

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> <b>Certificate</b>									
3 Month	5.10% / 5.22%	Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	4.00% / 4.07%								
7 Month	5.60% / 5.75%								
12 Month	5.55% / 5.69%								
18 Month	5.25% / 5.38%								
24 Month	4.40% / 4.49%								
30 Month	<b>N/A</b>								
36 Month	4.20% / 4.28%								
48 Month	4.00% / 4.07%								
60 Month	4.00% / 4.07%								
<input type="checkbox"/> <b>Jumbo Certificate</b>									
3 Month	5.10% / 5.22%	Fixed Rate	\$100,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	4.00% / 4.07%								
7 Month	5.60% / 5.75%								
12 Month	5.55% / 5.69%								
18 Month	5.25% / 5.38%								
24 Month	4.40% / 4.49%								
30 Month	<b>N/A</b>								
36 Month	4.20% / 4.28%								
48 Month	4.00% / 4.07%								
60 Month	4.00% / 4.07%								
<input type="checkbox"/> <b>Young Adult and Minor Accumulator Certificate</b>		Fixed Rate	\$50.00	Monthly	Monthly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Not Automatic
24 Month	4.40% / 4.49%								

<input type="checkbox"/> <b>Bump-Up Certificate</b>		Variable Rate - Member has discretion	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
20 Month	4.30% / 4.39%								
56 Month	3.90% / 3.97%								
<input type="checkbox"/> <b>Jumbo Bump-Up Certificate</b>		Variable Rate - Member has discretion	\$100,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
20 Month	4.30% / 4.39%								
56 Month	3.90% / 3.97%								

## 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 Certificate, Jumbo Certificate, and Young Adult and Minor Accumulator Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. During the term of your 20 Month Bump-Up Certificate and 20 Month Jumbo Bump-Up Certificate account(s), you may increase the rate one time to the rate currently in effect for the 24 Month Certificate accounts. During the term of your 56 Month Bump-Up Certificate and 56 month Jumbo Bump-Up Certificate account(s), you may increase the rate one time to the rate currently in effect for the 60 Month Certificate accounts. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a 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 all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. Withdrawals of dividends are not subject to penalty.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of less than 12 months	30 days' dividends
Terms of 12 months to less than 24 months	90 days' dividends
Terms of 24 months to less than 48 months	180 days' dividends
Terms of 48 months and over	365 days' dividends

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account

is a Keogh Plan (Keogh), provided that the account owner forfeits an amount at least equal to the simple dividends earned in the amount withdrawn.

- (iii) Where the account is an IRA or Keogh and the account owner becomes disabled.
- (iv) Where the account is an IRA or a Keogh and the account owner becomes subject to the required minimum distribution rules of the Internal Revenue Code.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew for another term, the account balance will be transferred to another account of yours upon maturity. You will not be paid dividends on the account after the maturity date. The 18 Month Certificate will automatically renew for a 12 Month Certificate at the time of renewal. The 7 Month Certificate will automatically renew for a 6 Month certificate at the time of renewal. The 30 Month Certificate will automatically renew for a 24 Month certificate at the time of renewal.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**11. 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

