

**REWARDS CHECKING ACCOUNT
TRUTH IN SAVINGS DISCLOSURE**
As of January 2, 2026

The *Truth in Savings Act of 1991 (TISA)* requires credit unions to provide disclosures about rates, fees, terms, and conditions when an account is opened. The purpose of this act is to enable consumers to make reasonable comparisons and informed decisions when shopping for deposit products. The following disclosures are provided in compliance with this act.

Rate Information: This account is a variable rate account. The dividend rate and **Annual Percentage Yield (APY)** may change every month as determined by the credit union board of directors.

As of January 2, 2026, up to \$10,000 of the balance in your **Rewards Checking Account** will earn dividends based on the average daily balance and whether monthly qualifications are met, according to the following schedule:

Balance Limits	Annual Percentage Yield (APY)	Dividend Rate
\$0.01 - \$10,000 (if qualifications met)	3.04%	3.00%
Above \$10,000	0.00%	0.00%
If qualifications not met (any balance)	0.00%	0.00%

Monthly Qualifications: To earn dividends, this account must meet all of the following requirements during each monthly qualification cycle:

- Receive electronic statements.
- Receive at least \$100.00 in direct deposits via ACH.
- Have at least \$100.00 in debit card transactions (payments/withdrawals).

If these qualifications are not met, the account will earn no dividends for that period.

Nature of Dividends: Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

Compounding & Crediting: Dividends will be compounded monthly and will be credited to your account monthly. If you close this account before dividends are paid, you will receive the accrued dividends.

Minimum Balance Requirements: You must open and maintain a Share Savings Account with a minimum daily balance of \$25.00. There is no minimum balance required to open or maintain a Rewards Checking Account.

Balance Computation Method: Dividends on this account are calculated using the Average Daily Balance method. 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 balance in the account for each day of the period and dividing that figure by the number of days in the period.

Date Dividends Accrue: Dividends will begin to accrue on the business day you deposit non-cash items (e.g., share drafts) to your account.

Fees & Charges: The following fees and charges may be assessed against your account:

Service Fee or Charge	Amount
NSF Fee*	\$35.00 per item
Overdraft Fee**	\$35.00 per item
Overdraft Transfer from Shares to Cover Item Fee (O/D Transfer Fee)	\$5.00 per item

Check/Share Draft Orders and Shipping	varies
Stop Payment	\$35.00 per item
Returned Deposit/Payment	\$20.00 per item
Outgoing Domestic Wire	\$25.00 per item
Outgoing International Wire	\$50.00 per item
Incoming Wire	\$10.00 per item
Phone Payment by Card or ACH	\$5.00 per payment
ACH Origination Set Up	\$5.00 one-time set up
ACH Return	\$35.00 per item
Account Reconciliation/Research	\$30.00 per hour
Credit Union Cashier's Checks	\$5.00 per item
Money Orders	\$3.00 per item
Dormant Account	\$5.00 per occurrence
Statement Copies	\$5.00 per item
Account History Print Out	\$1.00 per page
Check Copies	\$3.00 per item
Foreign ATM Transaction or Inquiry	\$3.00 per occurrence
Replacement VISA Debit/Credit Card	\$10.00 per card
Rush Replacement VISA Card	\$40.00 per card
VISA Card International Transaction	varies
Cash Advance – Foreign Credit Card	\$5.00 per item
Prepaid VISA Card (Travel, Gift, Everyday Spend)	\$5.00 per item
Garnishment/Levy	\$35.00 per occurrence
Returned Mail/Bad Address	\$5.00 per item

*An NSF Fee is assessed each time an item is presented against insufficient funds and is returned to the payee. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate NSF Fee. We will charge an Overdraft Fee or NSF Fee regardless of the number of times an item is presented to us for payment against insufficient funds, and regardless of whether we pay or return the item.

** An Overdraft Fee is assessed for each overdraft created by check, ACH, Point-of-Sale, ATM withdrawal, in-person withdrawal, or other electronic item that is presented or re-presented against insufficient funds and paid.

Refer to the Fee Schedule for all fees and service charges which may apply to your account. Fees may reduce dividends earned.

Par Value of Shares & Dividend Period: The par value of a regular share in this Credit Union is \$25.00. The dividend period of the Credit Union is monthly, beginning on the first day of the month and ending on the last day of the month.

Insurance: Member accounts in this Credit Union are federally insured up to \$250,000.00 by the National Credit Union Share Insurance Fund.

Bylaw Requirements: The credit union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them except for those amounts paid into share checking accounts.

No member may withdraw shareholdings that are pledged as required security on loans without the written approval of a loan officer, except to the extent that such shares exceed the member's total primary and contingent liability to the credit union.

No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the credit union if he/she is delinquent as a borrower, or if borrowers for whom he/she is a comaker, endorser, or guarantor are delinquent, without the written approval of a loan officer.