

**MONEY MARKET ACCOUNT  
TRUTH IN SAVINGS DISCLOSURE**

*As of April 1, 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 April 1, 2026, the entire balance of your **Money Market Account** will earn dividends based on the average daily balance according to the following schedule:

Balance Limits	Annual Percentage Yield (APY)	Dividend Rate
\$0.00 - \$2,499.99	0.25%	0.25%
\$2,500.00 - \$4,999.99	0.25%	0.25%
\$5,000.00 - \$24,999.99	1.26%	1.25%
\$25,000.00 - \$49,999.99	1.51%	1.50%
\$50,000.00 - \$99,999.99	2.02%	2.00%
\$100,000.00 and greater	2.27%	2.25%

**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:** The minimum balance to open and maintain this account is \$2,500.00. If the balance falls below the \$2,500.00, you may be charged a fee as shown in "Fees & Charges". You must also open and maintain a Share Savings Account with a minimum daily balance of \$25.00.

**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:** There is not a monthly maintenance fee with this account. Fees specific to this account include:

Balance falls below \$2,500.00	\$15.00 Monthly
Withdrawals or transfers more than six (6) per month	\$5.00 Each
Check withdrawals more than three (3) per month	\$5.00 Each

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

**Transaction Limitations:** Up to six (6) transfers or withdrawals are permitted per month at no charge, three (3) of which can be by check (i.e. each withdrawal by check in excess of three (3) per month is charged as shown in the fee schedule). Each withdrawal or transfer of more than six (6) per month is charged as shown under "Fees and Charges".

**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.