SARATOGA'S COMMUNITY FEDERAL CREDIT UNION
189 Ballston Avenue
Saratoga Springs, NY 12866
518.583.2323
SaratogaFederal.com

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: 10/1/2025

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	
Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$2.50	—	$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Student Savings	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	$2.50	—	$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Sub	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	0.25% / 0.25%	Monthly	Monthly	Monthly (Calendar)	—	—	$50.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Club	$0.01 to $5,000.00 0.25% / 0.25% $5,000.01 or greater 0.00% / 0.00%	Monthly	Monthly	Monthly (Calendar)	—	—	$0.01	Average Daily Balance	Account withdrawal limitations apply.
Money Market Checking	$50.00 to $2,499.99 0.100% / 0.100% $2,500.00 to $9,999.99 0.230% / 0.230% $10,000.00 to $24,999.99 0.399% / 0.400% $25,000.00 to $249,999.99 0.797% / 0.800% $250,000.00 or greater 0.00% / 0.00%	Monthly	Monthly	Monthly (Calendar)	—	—	$50.00	Average Daily Balance	—
Basic Checking	0.00% / 0.00%	Monthly	Monthly	Monthly (Calendar)	—	—	$250.00	Average Daily Balance	—

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Premier Checking	0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	$250.00	Average Daily Balance	—
High Yield Checking	$250.00 to $5,000.00 0.05% / 0.05% $5,000.01 or greater 0.05% / 0.05%	Monthly	Monthly	Monthly (Calendar)	—	—	$250.00	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 all 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. Holiday Club, Money Market Checking, and High Yield 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 Holiday Club and High Yield Checking accounts, each rate will apply only to that portion of the account balance within each balance range. For Money Market Checking 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. For all accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Holiday Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings 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, Student Savings, Sub, IRA Savings, Money Market Checking, Basic Checking, Premier Checking, and High Yield Checking 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.

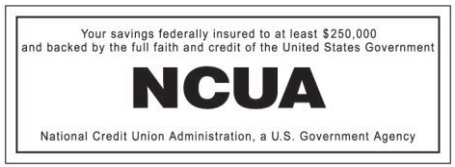
6. ACCOUNT LIMITATIONS — For Savings, Student Savings, Sub, and IRA Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Club accounts, the entire balance will be paid to you by check on or after November 1 and the account will remain open. You will be charged a fee as disclosed in the Schedule of Fees and Charges for any withdrawals outside of the permitted withdrawal periods, however you will not be charged a fee if the withdrawal occurs within the first seven (7) days of the date you open the account. For Money Market Checking, Basic Checking, Premier Checking, and High Yield Checking accounts, no account limitations apply.

7. 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.

8. 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	$2.50
Number of Shares Required	1

9. 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.

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