



## TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE:				EFFECTIVE DATE: June 11, 2024					
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"/> Certificate		Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
30 to 60 days	3.93% / 4.00%								
90 to 179 days	0.05% / 0.05%								
180 to 359 days	0.10% / 0.10%								
360 to 719 days	0.15% / 0.15%								
720 to 1,079 days	0.15% / 0.15%								
1,080 to 1,439 days	0.15% / 0.15%								
1,440 to 1,799 days	0.15% / 0.15%								
1,800 days	0.20% / 0.20%								
	/								
<input type="checkbox"/> IRA Certificate		Fixed Rate	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Not Automatic
30 to 59 days	0.05% / 0.05%								
60 to 89 days	0.05% / 0.05%								
90 to 119 days	0.05% / 0.05%								
120 to 179 days	0.05% / 0.05%								
180 to 359 days	0.10% / 0.10%								
360 to 719 days	0.15% / 0.15%								
720 to 1,079 days	0.15% / 0.15%								
1,080 to 1,439 days	0.15% / 0.15%								
1,440 to 1,799 days	0.15% / 0.15%								
1,800 to 2,159 days	0.20% / 0.20%								
2,160 to 2,519 days	0.20% / 0.20%								
2,520 days	0.20% / 0.20%								
	/								

## 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 are fixed and will be in effect for the initial term of the

account. 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.

