



## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** 11/15/2024

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

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>Kasasa Cash</b>	Qualifications met (See Section 2)  \$0.01 to \$20,000.00 4.650% / 4.750% \$20,000.01 or greater 0.250% / 4.750% - 0.259%  Qualifications not met (See Section 2)  0.030% / 0.030%	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
<b>Kasasa Cash Back</b>	—	—	—	—	\$5.00	—	—	—	—

### 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 Kasasa Cash accounts, the dividend rates and annual percentage yields may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Kasasa Cash 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, each dividend rate will apply only to that portion of the account balance within each balance range. Please refer to section 2 for additional details about these accounts.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 18 debit card purchases that post and settle to your account; 2) be enrolled in and have agreed to receive E-statements; 3) make at least one (1) direct deposit, ACH credit, or ACH payment transaction. The monthly qualification cycle is defined as a period beginning on the last business day of the prior calendar month through the end of the Credit Union's business day one day prior to the last business day of the calendar month in which dividends are paid.

Account transactions may take one or more business days from the date the transaction was made to post and settle to your account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's rewards. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases made with debit cards processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. Only one Kasasa Cash or Kasasa Cash Back checking account allowed per social security number.

**Kasasa Cash.** The Kasasa Cash account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is \$20,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$20,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund up to \$25.00 (max. \$4.99 per single transactions) in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. Dividends earned and ATM fees reimbursed will remain in your Kasasa Cash account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash account and ATM fees will not be refunded to you.

**Kasasa Cash Back.** For Kasasa Cash Back accounts, you will receive 5.00% cash back on up to \$500.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A total reward maximum of \$25.00 cash may be earned per monthly qualification cycle. In addition, we will refund up to \$25.00 (max. \$4.99 per single transactions) in ATM fees assessed at nationwide ATMs we do not own or operate. ATM refunds will be paid on the last business day of the month. Cash back earned and fees refunded will remain in your Kasasa Cash Back account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

**3. NATURE OF DIVIDENDS —** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. 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.

**5. 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.

**6. BALANCE INFORMATION —** To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS —** For all accounts, no account limitations apply.

**8. 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 Member Fee Schedule 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 Member Fee Schedule.

**9. BONUS —** For Kasasa Cash and Kasasa Cash Back accounts, you may qualify to receive \$30.00 for opening

an account. To qualify for the bonus you must: 1) be a new member of the Credit Union; and 2) be over the age of 18 years; and 3) have a minimum balance of \$5.00 to obtain the bonus; and 4) be a USPS employee. If you do not meet the qualifications, you will not receive the \$30.00 bonus. If you close your account within 12 months from the date the account was opened and a bonus was paid on the account, the Credit Union will deduct the amount of that bonus from your account balance. If your account balance is not sufficient to cover the amount of the bonus, we will deduct the funds from another share account of yours. Former members of the Credit Union who closed a checking or savings account within 180 days prior to apply for a new Kasasa Cash or Kasasa Cash Back account, are not eligible for the bonus.

**10. 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	\$5.00
Number of Shares Required	1

If you reduce the share balance below the Par Value of One Share and do not increase the balance to at least the Par Value of One Share within 3 months of the reduction, you may be terminated from membership.

**11. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective 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.

**12. FEES —** See separate Member Fee Schedule for a listing of fees and charges applicable to your account(s).

**13. PURPOSE AND EXPECTED USE OF ACCOUNT —** Kasasa Cash / Kasasa Cash Back account is intended to be the accountholder's primary checking account in which day-to-day spending activities including, but not limited to grocery, gasoline, apparel, shopping, dining, sporting, and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period, particularly near the end of a Monthly Qualification Cycle, are not considered normal, day-to-day spending behavior. For example, five debit card

transactions, each for a dollar, conducted at a convenience store, two days before the end of the cycle period would not be considered by our Credit Union as normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards, and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

The Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over six (6) consecutive statement cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us, including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Credit Union check for the remaining balance, if applicable, will be mailed to the accountholder at the address indicated on our current records.

