TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 03/10/2026

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	
Primary Share	0.25 / 0.25	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	—
Christmas Club	0.25 / 0.25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Vacation Club	0.25 / 0.25	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	—
Health Savings	0.10 / 0.10	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
IRA Savings	1.74 / 1.75	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account limitations apply.
Money Market	$0.00 to $9,999.99 0.30 / 0.30 $10,000.00 to $24,999.99 1.00 / 1.00 $25,000.00 to $49,999.99 1.49 / 1.50 $50,000.00 to $499,999.99 1.98 / 2.00 $500,000.00 or greater 2.23 / 2.25	Quarterly	Quarterly	Quarterly (Calendar)	$2,500.00	$2,500.00	—	Daily Balance	—
Share Draft	0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Peninsula Shores Reward Checking Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	$0.00 to $15,000.00 3.93 / 4.00 $15,000.01 or greater 0.10 / 0.10 to 0.10 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	—	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 at any time 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. Money Market and Peninsula Shores Reward 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 Money Market 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. For Peninsula Shores Reward Checking accounts, please see section 2.

2. Peninsula Shores Reward Checking — For Peninsula Shores Reward Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 20 based Debit card purchases that post and settle your account; 2) have direct deposit to your account; 3) be enrolled to receive e-statements; and 4) have one login to Online/Mobile banking. The monthly qualification cycle is defined as the first banking day of the current statement cycle through the last banking day of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward. The following transactions do not count toward earning account rewards: transfers between accounts, and purchases made with debit cards not issued by our credit union. A direct deposit to your account may include ACH, Real Time Payments, and FedNow deposits.

The Peninsula Shores Reward Checking 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 in the Rate Schedule will apply if your balance from $15,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $15,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet the monthly minimum qualifications the third dividend rate and annual percentage yield listed will apply to your entire balance. In addition, we will refund up to $15.00 in ATM fees assessed at nationwide ATMs we do not own or operate.

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.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share 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 Money Market accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee 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 Health Savings accounts, you are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information. Transaction monitoring and reporting is the responsibility of the consumer. For IRA Savings accounts, you may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party. For Primary Share, Christmas Club, Vacation Club, Money Market, Share Draft, and Peninsula Shores Reward Checking 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 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.

9. 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

10. 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.

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