### Dividend Rate and Annual Percentage Yield

The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Your Savings and HSA accounts are federally insured by NCUA (National Credit Union Administration) to at least $250,000. Your IRA accounts are federally insured by NCUA up to $250,000. IRA and HSA accounts may not be pledged, transferred or assigned. *Or an initial deposit of $5.00 and an authorization of a payroll deduction deposit amount of a minimum $5.00 bi-weekly or $10.00 monthly will allow you to open the account.*

### Truth-in-Savings Account Disclosures

- **Regular Share Account**
  - Dividend Rate: 0.5%
  - Annual Percentage Yield: 0.5%
- **Money Mammals Kids Club Share Account**
  - Dividend Rate: 0.5%
  - Annual Percentage Yield: 0.5%
- **VIBZ/Teen Club Share Account**
  - Dividend Rate: N/A
  - Annual Percentage Yield: N/A
- **Keenager Share Account**
  - Dividend Rate: N/A
  - Annual Percentage Yield: N/A

### Share Type

<table>
<thead>
<tr>
<th>SHARE TYPE</th>
<th>MINIMUM OPENING DEPOSIT</th>
<th>MINIMUM DAILY BALANCE REQUIRED TO AVOID A FEE</th>
<th>DIVIDENDS COMPOUNDED &amp; CREDITED PER YEAR</th>
<th>ANNUAL PERCENTAGE YIELD</th>
<th>DIVIDEND RATE</th>
<th>EFFECTIVE PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Share</td>
<td>$25.00</td>
<td>$25.00</td>
<td>Monthly</td>
<td>.05%</td>
<td>.05%</td>
<td>N/A</td>
</tr>
<tr>
<td>Non-Dividend Regular Share</td>
<td>$25.00</td>
<td>$25.00</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Non-Dividend Special Share</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Special Share</td>
<td>None</td>
<td>None</td>
<td>Monthly</td>
<td>.05%</td>
<td>.05%</td>
<td>N/A</td>
</tr>
<tr>
<td>Money Market/Invest Account</td>
<td>None</td>
<td>None</td>
<td>Monthly</td>
<td>See Rate Tier</td>
<td>See Rate Tier</td>
<td>N/A</td>
</tr>
<tr>
<td>Premier High-Yield Money Market</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
<td>Monthly</td>
<td>See Rate Tier</td>
<td>See Rate Tier</td>
<td>N/A</td>
</tr>
<tr>
<td>IRA Share</td>
<td>$100.00*</td>
<td>None</td>
<td>Monthly</td>
<td>.40%</td>
<td>.40%</td>
<td>N/A</td>
</tr>
<tr>
<td>Freedom Share Draft/Checking</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>HSA Freedom Share Draft/Checking</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ultimate Share Draft/Checking</td>
<td>None</td>
<td>$1,500.00</td>
<td>Monthly</td>
<td>.02%</td>
<td>.02%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Share Type

<table>
<thead>
<tr>
<th>SHARE TYPE</th>
<th>DAILY BALANCE TIER REQUIRED TO OBTAIN APPLICABLE APY</th>
<th>MINIMUM DAILY BALANCE REQUIRED TO AVOID A FEE</th>
<th>DIVIDENDS COMPOUNDED &amp; CREDITED PER YEAR</th>
<th>ANNUAL PERCENTAGE YIELD</th>
<th>DIVIDEND RATE</th>
<th>EFFECTIVE PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market</td>
<td>$0.00 - $4,999,999</td>
<td>None</td>
<td>Monthly</td>
<td>.05%</td>
<td>.05%</td>
<td>N/A</td>
</tr>
<tr>
<td>Premier High-Yield Money Market</td>
<td>$0.00 - $4,999,999</td>
<td>$2,500.00</td>
<td>Monthly</td>
<td>.00%</td>
<td>.00%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Rates Are Subject to Change at Any Time Without Notice

Dividend rates and yields may change as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Your Savings and HSA accounts are federally insured by NCUA (National Credit Union Administration) to at least $250,000. Your IRA accounts are federally insured by NCUA up to $250,000. IRA and HSA accounts may not be pledged, transferred or assigned. *Or an initial deposit of $5.00 and an authorization of a payroll deduction deposit amount of a minimum $5.00 bi-weekly or $10.00 monthly will allow you to open the account.*

### Special Share Account

- **Money Mammals Kids Club Share Account**
  - Dividend Rate: 0.5%
  - Annual Percentage Yield: 0.5%
- **VIBZ/Teen Club Share Account**
  - Dividend Rate: N/A
  - Annual Percentage Yield: N/A
- **Keenager Share Account**
  - Dividend Rate: N/A
  - Annual Percentage Yield: N/A

### Non-Dividend Bearing Accounts

Account Limitations. Please refer to Truth-in-Savings Account Disclosure section for applicable account limitations.

Minimum Balance Requirements. The minimum deposit required to open these accounts and to earn dividends is $25.00.

### Nature of Dividends

Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

### Par Value of Share

The par value of a share required for membership is $25.00.

### ADDITIONAL TRUTH-IN-SAVINGS TERMS, CONDITIONS, AND DISCLOSURES ARE PROVIDED ON THE REVERSE.
MONEY MARKET INVESTACCOUNT

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every quarter. Dividends will be credited to your account every quarter.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Account Limitations. Please refer to Truth-in-Savings Account Disclosure section for applicable account limitations.

Minimum Balance Requirements. No minimum balance requirements apply to this account. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Accrual of Dividends. Dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Daily Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

PREMIER HIGH-YIELD MONEY MARKET ACCOUNT

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Account Limitations. Please refer to Truth-in-Savings Account Disclosure section for applicable account limitations.

Minimum Balance Requirements. A minimum balance of $2500 is required to open this account. You must maintain a minimum daily balance of $2500 in your account.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Daily Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

IRA & HSA SHARE ACCOUNTS

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Account Limitations. Please refer to Truth-in-Savings Account Disclosure section for applicable account limitations.

Minimum Balance Requirements. The minimum deposit to open this account is $100 or an initial deposit of $50.00 and an authorization of a payroll deduction deposit amount of a minimum $5.00 bi-weekly or $10.00 monthly.

Daily Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance at the end of each day.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

IRA Share Savings Early Withdrawal Penalties. If funds are withdrawn from an IRA Share Savings account and the member is under age 59 1/2 and is not disabled, a penalty of $10.00 shall be charged for each withdrawal of funds. This does not apply to HSA share accounts.

FREEDOM & HSA FREEDOM SHARE DRAFT/CHECKING ACCOUNTS

Minimum Balance Requirements. No minimum balance requirements apply to this account.

Account Limitations. No transaction limitations apply to this account.

ULTIMATE & HSA ULTIMATE SHARE DRAFT/CHECKING ACCOUNTS

Rate Information. The Dividend Rate and Annual Percentage Yield may change daily as determined by the Board of Directors. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

Compounding and Crediting. Dividends will be compounded every month. Dividends will be credited to your account every month.

Accrual of Dividends. For cash and noncash deposits, dividends will begin to accrue on the business day you place them in your account.

Effect of Closing. Dividends are available to the owner(s) at the time an account is closed or monthly on or after the first day of each month.

Account Limitations. No transaction limitations apply to this account.

Minimum Balance Requirements. No minimum balance is required to open this account. However, you must maintain a minimum daily balance of $1,500 in your account to avoid a monthly fee. If, during any month, your daily balance is below the required minimum, a $7.50 monthly fee will be charged.

Daily Balance Computation Method. Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Dividend Period. For this account type the dividend period is monthly, for example, the beginning date of the dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is established each month at the monthly board meeting.

Nature of Dividends. Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

Please refer to our separate Schedule of Fees for fees applicable to each particular account. Fees or other conditions could reduce the earnings on your account.