

## TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE		Monthly:			Quarterly:				
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	
Regular Share	See Separate Rate Sheet	Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	—	—	Average Daily Balance	—
Youth Share		Quarterly	Quarterly	Quarterly (Calendar)	\$10.00	—	—	Average Daily Balance	—
Special Share		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Christmas Club Savings		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account withdrawal limitations apply.
Vacation Savings		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
IRA Savings		Quarterly	Quarterly	Quarterly (Calendar)	\$250.00	—	—	Average Daily Balance	—
IRA Rollover Savings		Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Money Management Savings		Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
Diamond Money Management Savings		Monthly	Monthly	Monthly (Calendar)	\$75,000.00	—	\$75,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Checking		—	—	—	—	—	—	—	—
Boomerang Cash Back Checking		—	—	—	—	—	—	—	See Section 2
Boomerang Dividend Checking		Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	See Section 2
Youth Checking		—	—	—	—	—	—	—	—
Fresh Start Checking		—	—	—	—	—	—	—	—

## 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 Regular Share, Youth Share, Special Share, Vacation Savings, IRA Savings, IRA Rollover Savings, Boomerang Cash Back Checking, and Boomerang Dividend Checking accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Christmas Club Savings, Money Management Savings, and Diamond Money Management Savings 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.

**2. BOOMERANG CHECKING** — For Boomerang accounts, you may qualify for month rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) keep the required \$10.00 in the share (primary savings) account; 2) have at least 15 point of sale (POS) purchases using your FreeStar Financial MasterCard debit card, and the purchases must post by the last business day of the month; 3) Sign up for electronic statements (eStatements) with a valid email address (see eStatements disclosure for more information on this product); 4) incur at least one (1) incoming or outgoing ACH transaction to your checking account (i.e., direct deposit or paying a bill electronically) prior to the last business day of the month; 5) cannot be 30 days or more delinquent on any loan; 6) cannot be 30 days or more with a negative balance in any accounts; and 7) the \$750.00 Courtesy Pay limit has not been exceeded. The monthly qualification cycle is defined as a period beginning on the first day of the calendar month and ending on the last day of the calendar month. **Boomerang Cash Back Checking.** For Boomerang Cash Back Checking accounts, you will receive 2.00% cash back on up to \$300.00 in debit card purchases that post to your account if you meet the minimum qualification requirements during the monthly qualification cycle, up to total cash back of \$6.00. In addition, we will refund up to \$20.00 in ATM fees assessed. 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. You are allowed one Boomerang Checking account per social security number. **Boomerang Dividend Checking.** The Boomerang Dividend Checking is a tiered rate account. If you meet the minimum qualifications requirements during the monthly qualification cycle you will earn the first dividend rate and annual percentage yield listed in the Rate Schedule for this account on balances of \$10,000.00 or less and will earn the second dividend rate and annual percentage yield on balances over \$10,000.00. In addition, we will refund up to \$20.00 in ATM fees assessed. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a

dividend reward and ATM fees will not be refunded to you. You are allowed on Boomerang Checking account per social security number.

**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 Regular Share, Youth Share, Special Share, Christmas Club Savings, Vacation Savings, IRA Savings, IRA Rollover Savings, Money Management Savings, Diamond Money Management, and Boomerang Dividend Checking Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club Savings accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share or Youth 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 Diamond Money Management Savings 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.

**7. ACCOUNT LIMITATIONS** — For Money Management Savings and Diamond Money Management 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 Christmas Club Savings accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Regular Share, Youth Share, Special Share, Vacation Savings, IRA Savings, IRA Rollover Savings, Checking, Youth Checking, and Fresh Start Checking accounts, no account limitations apply. For Boomerang Checking accounts, refer to section 2 Boomerang Checking for minimum monthly eligibility requirement; 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. MONTHLY MAINTENANCE FEES** — A monthly maintenance fee applies to the following account:

Fresh Start Checking

The fee for this product can be found in the Schedule of Fees and Charges.

**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	\$10.00
Number of Shares Required	1

**11. 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.

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

Revised Document Date: November 6, 2024

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency