



Truth-In-Savings Disclosure

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

rate schedule – savings and checking accounts

Account Type	Dividends				Balance Requirements				Account Limitations
	Dividend Rate/Annual Percentage Yield	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	See Section 6
Savings Account	.10/.10	Quarterly	Quarterly	Quarterly (calendar)	\$5.00	\$5.00	\$0.01	Daily Balance	---
Money Market Account	.995/1.00 1.490/1.50 1.982/2.00 1.982/2.00 2.472/2.50	Monthly	Monthly	Monthly (calendar)	\$1,000.00	---	\$1,000.00 \$50,000.00 \$100,000.00 \$250,000.00 \$500,000.00	Daily Balance	Account transfer and withdrawal limitations apply
Holiday Savings Account	.05/.05	Quarterly	Quarterly	Quarterly (calendar)	\$10.00	---	---	Daily Balance	Account transfer and withdrawal limitations apply
IRA Accounts (Traditional/Roth/Educational)	.499/.50	Quarterly	Quarterly	Quarterly (calendar)	---	---	---	Daily Balance	Account transfer and withdrawal limitations apply
Simply Checking Account	n/a/n/a	---	---	---	\$25.00	---	---	---	---
Fresh Start Checking Account	n/a/n/a	---	---	---	\$25.00	---	---	---	---
Skyla Wealth Checking	3.928/4.00 .995/1.75-4.00	Monthly	Monthly	Monthly (calendar)	\$25.00*	--	\$0.00 \$100,000.01	Daily Balance	Account Limitations Apply
Simply Prosper Checking Qualifications Met (See Section 2)	3.928/4.00 .995/1.75-4.00	Monthly	Monthly	Monthly (calendar)	\$25.00	--	\$0.00 \$25,000.01	Daily Balance	--
Qualifications Not Met (See Section 2)	.10/.10								
Business Checking Account	.01/.01	Monthly	Monthly	Monthly (calendar)	\$100.00	\$2,000.00	---	Ave. Daily Balance	Item limitations apply
Business Fresh Start Checking Account	n/a/n/a	---	---	---	\$25.00	---	---	---	Item limitations apply
Business Dividend Checking Account	.01/.01 .05/.05 .07/.07 .10/.10 .10/.10 .15/.15 2.472/2.50 2.716/2.75 2.960/3.00	Monthly	Monthly	Monthly (calendar)	\$100.00	\$5,000.00	\$0.00 \$10,000.00 \$25,000.00 \$50,000.00 \$75,000.00 \$100,000.00 \$150,000.00 \$250,000.00 \$500,000.00	Ave. Daily Balance	Item limitations apply
Business Money Market Account	.995/1.00 1.982/2.00 2.472/2.50 2.960/3.00 3.203/3.25	Monthly	Monthly	Monthly (Calendar)	--	--	-- \$50,000.00 \$100,000.00 \$200,000.00 \$500,000.00	Daily Balance	Account transfer and withdrawal limitations apply
Non-Profit Checking Account	2.96/3.00	Monthly	Monthly	Monthly (calendar)	\$25.00	--	--	Ave. Daily Balance	--

rate schedule – certificate accounts

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Terms	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Regular Certificate Account			Fixed	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – see Transaction Limitation section	Member Option
6 Month	3.590	3.65								
9 Month	3.687	3.75								
1 Year	3.687	3.75								
18 Month	3.784	3.85								
21 Month	3.928	4.00								
2 Year	3.832	3.90								
3 Year	3.687	3.75								
4 Year	3.445	3.50								
5 Year	3.445	3.50								
Jumbo Certificate Account			Fixed	\$50,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – see Transaction Limitation section	Member Option
6 Month	3.687	3.75								
1 Year	3.784	3.85								
18 Month	3.880	3.95								
2 Year	3.928	4.00								
3 Year	3.784	3.85								
Elite Jumbo Certificate Account			Fixed	\$250,000.00	Monthly	Monthly	Account's Terms	Not Allowed	Allowed – see Transaction Limitation section	Member Option
1 Year	4.169	4.25								
2 Year	4.314	4.40								
3 Year	4.169	4.25								
4 Year	3.928	4.00								
5 Year	3.928	4.00								
Senior Certificate Account**			Fixed	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – see Transaction Limitation section	Member Option
18 Month	3.832	3.90								
Senior Jumbo Certificate Account**			Fixed	\$50,000.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – see Transaction Limitation section	Member Option
18 Month	3.928	4.00								
IRA Certificate Account (Traditional and Roth)			Fixed	\$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed – see Transaction Limitation section	Member Option
6 Month	3.590	3.65								
1 Year	3.687	3.75								
18 Month	3.784	3.85								
2 Year	3.832	3.90								
3 Year	3.687	3.75								
5 Year	3.445	3.50								

**For members 50 years and older

ALL ACCOUNTS DESCRIBED IN THIS TRUTH-IN-SAVINGS DISCLOSURE ARE SAVINGS/CHECKING ACCOUNTS

SAVINGS AND CHECKING ACCOUNTS

Except as specifically described, the following disclosures apply to all of the 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 Savings, Money Market, Holiday Savings, Traditional IRA, Roth IRA, Educational IRA, Skyla Wealth Checking, Simply Prosper Checking, Business Checking, Business Dividend Checking, Business Money Market, and Non-Profit Checking accounts, the Dividend Rate and Annual Percentage Yield may change monthly as determined by the Credit Union. The Dividend Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. The Money Market account is a Tiered Rate account. If your Daily Balance is \$1,000.00 to \$49,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$50,000.00 to \$99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 to \$249,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$250,000.00 to \$499,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$500,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield

listed for this account will apply. 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. The Business Dividend Checking account is a Tiered Rate account. If your Average Daily Balance is \$9,999.99 or below, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Average Daily Balance is from \$10,000.00 to \$24,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$25,000.00 to \$49,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$50,000.00 to \$74,999.99, the fourth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$75,000.00 to \$99,999.99, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is from \$100,000.00 to \$149,999.99, the sixth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is from \$250,000.00 to \$499,999.99, the eighth Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Average Daily Balance is \$500,000.00 or greater, the ninth Dividend Rate and Annual Percentage Yield listed for this account will apply. The Business Money Market account is a tiered account. If your Daily Balance is \$0.0 to \$49,999.99, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$50,000.00 to \$99,999.99, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$100,000.00 to \$199,999.99, the third Dividend Rate and Annual Percentage Yield listed for this account will apply. If your Daily Balance is \$200,000.00 to \$499,999.99, the fourth Dividend Rate and Annual

Percentage Yield listed for this account will apply. If your Daily Balance is \$500,000.00 or greater, the fifth Dividend Rate and Annual Percentage Yield listed for this account will apply. 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. The Skylla Wealth Checking account is a Tiered Rate account. If your daily balance is \$0.01 to \$100,000.00, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your Daily Balance is \$100,000.01 or greater, the second Dividend Rate and Annual Percentage Yield listed for this account will apply. Each dividend rate will apply only to that portion of the account balance within each balance range.

2. Simply Prosper Checking Accounts. For Simply Prosper Checking Accounts, you may qualify for higher Dividend Rates and Annual Percentage Yields if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum monthly requirements, you must a) make 20 debit/credit card transactions that post and settle your account; b) have a \$500 minimum direct deposit; and c) be enrolled to receive e-statements. The monthly qualification cycle is defined as the first day of the calendar month through the last day of the calendar month. Debit/credit Card transactions may take one or more business days from the date the transaction was made to post and settle your account. All debit/credit card transactions must post and settle during the monthly qualification cycle in order to qualify for the higher Dividend Rate and Annual Percentage Yield. The Simply Prosper Checking account is a Tiered Rate account. If you meet the minimum qualifications 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 Daily Balance is \$0.00 to \$25,000.00. The second Dividend Rate and Annual Percentage Yield listed for this account will apply if your Daily Balance is \$25,000.01 or greater. 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 account. Each dividend rate will apply only to that portion of the account balance within each balance range. Only one Simply Prosper Checking account per primary member.

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 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 accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before the 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 at least the par value of one full share in any account. The par value amount is stated in the Schedule of Fees and Charges. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Savings accounts, there is a minimum Daily Balance required to avoid a service fee for the dividend period. If the minimum daily balance is not met during each day of the dividend period, there will be a service fee as stated in the Schedule of Fees and Charges. For Business Checking and Business Dividend Checking accounts, there is a minimum Average Daily Balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met during the dividend period, there will be a service fee as stated in the Schedule of Fees and Charges. For Savings, Money Market, Business Money Market, and Business Dividend Checking accounts, there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the dividend period. If the minimum Daily Balance is not met each day of the dividend period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day. For accounts using the Average Daily Balance method as stated on 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 balance 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 Market and Business Money Market accounts, you may make no more than (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of 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 Holiday Savings accounts, the entire balance is available to you on or after November 1st and on or before January 31st, and the account will remain open. For Holiday Savings accounts, if you withdraw from your account before November 1st or after January 31st you will be charged a fee as disclosed in the Fee Schedule. *For Skylla Wealth Checking Accounts, you must be a Skylla Wealth member. Skylla Wealth members must maintain a minimum combined balance of \$500,000.00 in Skylla accounts or assets under management with our broker dealer affiliate. If you no longer qualify as a Skylla Wealth member, your checking account will be converted to a Simply Prosper checking account. Only one Skylla Wealth Checking account per primary member. For Business Checking, 200 items (includes checks deposited, checks cleared, and ACH transactions, not to include ACH origination transactions initiated through Skylla Business Online Banking) each month at no charge. For Business Checking accounts with balances less than \$250,000, 400 items (includes checks deposited, checks cleared and ACH transactions, not to include ACH origination transactions initiated through Skylla Business Online Banking) each month at no charge. For Business Dividend Checking accounts with balances of \$250,000 and above, 600 items (includes checks deposited, checks cleared and ACH transactions, not to include ACH origination transactions initiated through Skylla Business Online Banking) each month at no charge. For Business Fresh Start Checking, 100 items (includes checks deposited, checks cleared, and ACH transactions, not to

include ACH origination transactions initiated through Skylla Business Online Banking) each month at no charge. For Savings, Simply Checking, Fresh Start Checking, Simply Prosper Checking, and Non-Profit Checking 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 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. We may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item. 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 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. Fees could reduce earnings on the account.

CERTIFICATE ACCOUNTS

Except as specifically described, the following disclosures apply to all of the 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.

2. Dividend Period. For each account the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. Dividend Compounding and Crediting. The compounding and crediting frequency of dividends are stated in the Rate Schedule. Dividends may be credited to a Savings/Checking account and compounding will not apply to your account.

4. Balance Information. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is stated in the Schedule of Fees and Charges. Some accounts may have additional minimum opening deposit requirements. For all accounts, dividends are calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

5. Accrual of Dividends. For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. Transaction Limitations. For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

7. Term/Maturity. The term and maturity date applicable to your account are stated on your Account Receipt or Renewal Notice.

Early Withdrawal Penalty. We will impose a penalty if you withdraw from your account before the maturity date.

Amount of Penalty. The amount of early withdrawal penalty is based on the term of your account. The penalty schedule is as follows: 365 days or less – 1% of principal; more than 365 days – 2% of principal. **How the Penalty Works** The penalty is calculated as a forfeiture of the principal balance on the account. The penalty is based upon the opening balance of your Certificate account.

Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

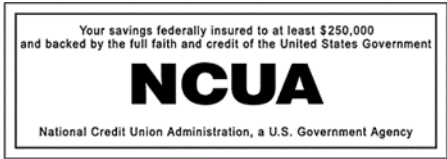
(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount of at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

Renewal Policy For all accounts, at initial account opening, you will have the option to determine whether your account will or will not automatically renew for another term

upon maturity. For accounts that automatically renew, you have a grace period of five (5) days after maturity during which you may withdraw funds without being charged an early withdrawal penalty. For accounts that do not automatically renew, you will not be paid dividends on the account after the maturity date. Upon maturity, the account balance will be transferred to another account of yours.

Nontransferable/Nonnegotiable. Your account is nontransferable and nonnegotiable.



schedule of fees and charges

Holiday Savings Fees	
Early Withdrawal	\$10.00/ Withdrawal Before Nov. 1 st or after Jan. 31 st
Savings Fees	
Minimum Balance	\$5.00/Month If minimum balance is not met
Money Market Fees	
Excess Withdrawal	\$10.00/Item See Account Limitations
Simply Elite Checking Fees	
Service	\$4.95//Month
Fresh Start Checking Fees	
Service	\$6.95/Month
Business Checking Fees	
Minimum Balance	\$5.00/Month If minimum balance is not met
Item Limit	\$0.25/Item for any items over 200
Business Dividend Checking Fees	
Minimum Balance	\$15.00/Month If minimum balance is not met
Item Limit w/Balance < \$250,000	\$0.25/Item for any items over 400
Item Limit w/Balance > \$250,000	\$0.10/Item for any items over 600
Business Fresh Start Checking Fee	
Service	\$19.95/Month
Item Limit	\$0.25/Item for any items over 100
Account Fees	
Overdraft Transfer	\$3.00/Item After six (6) per month
Account Closure	\$5.00- If closed within ninety (90) days of opening
Courtesy Pay	\$29.00/Item (Max 5 per day)
NSF (non-sufficient funds)	\$29.00/Item (each submission/resubmission)
Stop Payment	\$29.00/Request
Via Audio or Online	\$20.00/Request
Skip-A-Pay	\$25.00 per Loan
Check Ordering	Prices vary depending upon style
Check Copy	\$5.00/Check
Bill Payment Check Copy	\$10.00/Check
Deposited Check Research	\$5.00/Item
Closing/Reopening Account(s)	\$30.00/occurrence
Closed Account/Membership	Ninety (90) days to reinstate
Bad Address	\$5.00/Month
Inactivity (Primary Saving, Checking, Holiday Savings)	\$5.00/Month after six (6) months with no activity in any savings/loan within account and aggregate balance < \$250.00

Other Service Fees	
Account Reconciliation/Research	\$30.00/Hour
Statement Copy	\$5.00/Copy
Paper Statement	\$2.00/Month
Wire Transfer (incoming)	\$10.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer International (Outgoing)	\$60.00/Transfer
Certified Check – Official	\$5.00/Item
Legal Process	\$50.00/Item
Account Verification	\$10.00/Item
Coin Sorter/Counter	5% if deposits equal more than \$150/Month
Check Exchange	\$15.00 each
Check Negotiating (nonmember)	\$30.00/Item
Foreign Item Collection	Varies
ATM Withdrawal/Transfer	\$1.50/Nonproprietary ATMs after six (6) free per month
Visa Debit Card Replacement	\$10.00/Card
Deposit Bags	\$5.00/Zipper Bags \$20.00/Locking Bags
Credit Counseling	\$30.00 (refundable upon completion of program)
Pay by Phone	\$4.95/Online and IVR \$9.95/Employee Assisted
VISA International Service Assessment	1.00% of the amount of transaction calculated in U.S. dollars
Business Service Fees	
Business Deposit Adjustment	\$3.00/Deposit Adjustment
Overdraft Line of Credit	\$25.00/Annual
Business Wire Transfer (Incoming)	\$10.00/Item
Courier Service	Varies
Safe Deposit Box Fees	
Annual Rental Size 3x5	\$30.00/Year
Annual Rental Size 3x10	\$40.00/Year
Annual Rental Size 5x10	\$50.00/Year
Annual Rental Size 10x10	\$70.00/Year
Replacement of One Key	\$25.00/Item
Lock Drilling (Non-payment)	\$150.00/Occurrence
Lock Drilling (Two keys replaced)	\$150.00/Occurrence

Safe Deposit Boxes are rented for one year in advance and your annual rental fee will be withdrawn from your savings or checking account at the end of each June. The rental fee will be pro-rated at the time of rental. If you lose a key, there is a fee to swap out the lock and get two new keys. If you lose both keys, you will have to pay a drilling fee. Safe deposit boxes are safe and secure places to keep valuable personal items, but they are not fire nor flood proof. Your box contents are not insured by the credit union.

Share Value

Par Value of One Share.....\$5.00

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 and fee information on your accounts, please call the Credit Union or go online at www.skylacu.com.

Effective Date 08.01.2025