

## ADVANTAGE CHECKING & ADVANTAGE SAVINGS ACCOUNTS

### TRUTH IN SAVINGS ACT DISCLOSURE

This disclosure contains the terms, conditions and rules associated with opening and maintaining your Advantage Checking, and Advantage Savings accounts, as appropriate, as of 05/07/2025. The information herein applies at account opening and if you (a) change your account or (b) if you add Advantage Savings to your Advantage Checking account, provided our rates and rewards have not changed since the date listed above. Please check our website or visit one of our service representatives for updated rates and account information. Please keep this disclosure for your records and future reference.

#### OVERVIEW OF OUR ADVANTAGE ACCOUNTS:

- **Advantage Cash Back**: A free, variable reward checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and cash back on their debit card purchases each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.
- **Advantage High Interest**: A free variable rate checking account with no minimum balance requirements, that rewards accountholders with nationwide ATM withdrawal fee/surcharge refunds and high dividends each time they meet their account's minimum qualifications during a Monthly Qualification Cycle.
- **Advantage Savings**: A free, variable rate, account with no minimum balance requirements\*, that rewards accountholders with dividends each time they meet their linked Advantage Checking account's minimum qualifications during a Monthly Qualification Cycle.

**Collectively, Advantage Cash Back and Advantage High Interest may be referred to, in singular or plural form, as "Advantage Checking" account(s) within this disclosure.**

If, for whatever reason, your Advantage Checking account is closed, your Advantage Savings account will automatically be converted to a Statement savings account and its associated terms and conditions will apply. If for whatever reason, your Advantage Savings account is closed, then only the appropriate Advantage Checking account information within this disclosure will apply.

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## QUALIFICATION INFORMATION:

To earn your account(s)' rewards, the following enrollments must be in place and all transactions and activities must post and settle to your selected Advantage High Interest Checking account or Advantage Cash Back Checking account during each Monthly Qualification Cycle:

	Advantage Cash Back	Advantage High Interest
• At least [x] ACH credit or ACH debit transaction:	1	1
• At least [xx] debit card purchases:	15	15
• Be enrolled into and have agreed to receive e-statements rather than paper statements:	Yes	Yes

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases purchased by merchants and received by our institution as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. 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. If qualifications are not met, there may be fees that may reduce earnings. See our Fee Schedule for specifics.

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## REWARD INFORMATION:

Depending on what account(s) you open and maintain, when your chosen Advantage Checking account qualifications are met during a Monthly Qualification Cycle, you will receive the associated account rewards as shown below. For complete clarity, you will only receive the rewards associated with your selected account.

ACCOUNT REWARDS			
When Account Qualifications <u>Are Met</u> , Your Account Earns:	Advantage Cash Back	Advantage High Interest	Advantage Savings
<b>Cash Back Rewards:</b>			
▪ [xx]% cash back refunds	4.00%		
▪ On debit card purchases up to a total of \$[xxx] per cycle period:	\$300.00		
▪ Maximum of \$[xx.xx] in cash back payments to be earned per Monthly Qualification Cycle:	\$12.00 (up to \$144.00 per year)		
<b>Dividend Rewards:</b>			
▪ Balances up to and including \$[xx,xxx] earn:		\$15,000	\$100,000
• A dividend rate:		4.41%	2.96%
• Annual Percentage Yield:		4.50%	3.00%
• Balances above \$[xx,xxx] earn:		\$15,000	\$100,000
• A dividend rate:		0.995%	0.995%
• Annual Percentage Yield for balances over \$[xx,xxx] will have a blended APY of:		4.50% to 1.46%	3.00% to 2.00%
<b>Nationwide ATM Withdrawal Fee/Surcharge Refunds:</b>			
▪ Nationwide ATM withdrawal fees/surcharges, imposed by other financial institutions, are refunded up to an aggregate total of \$[xx.xx] per Monthly Qualification Cycle incurred:	\$25.00	\$25.00	
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When Account Qualifications Are <u>Not</u> Met, Your Account Earns:	Advantage Cash Back	Advantage High Interest	Advantage Savings
<ul style="list-style-type: none"> <li>Cash back payments</li> </ul>	Are not paid		
<ul style="list-style-type: none"> <li>Balances up to and including [xx,xxx] earn:</li> </ul>		Entire balance	Entire balance
<ul style="list-style-type: none"> <li>A dividend rate:</li> </ul>		0.05%	0.05%
<ul style="list-style-type: none"> <li>Annual Percentage Yield:</li> </ul>		0.05%	0.05%
<ul style="list-style-type: none"> <li>ATM withdrawal fee/surcharge refunds:</li> </ul>	Are not paid	Are not paid	Are not paid
Cash back payments, dividends, and ATM withdrawal fee/surcharge refunds are credited to your individual or to your linked Advantage Savings account, as appropriate, on the:	Last business day of the month		

## BALANCE AND ANNUAL PERCENTAGE YIELD INFORMATION:

	BALANCE & APY INFORMATION	
	Advantage High Interest	Advantage Savings
<b>Balance Information:</b>		
o Balance computation method:	Daily balance	Daily balance
<b>Dividend Information:</b>		
o Dividends are compounded:	Monthly	Monthly
o The dividends computation period we use is:	Statement cycle	Statement cycle
o Dividends begin to accrue:	Business day	Business day
o Assumed statement period for APY calculation:	31 days	31 days
o Assumed account balance for APY calculation:	\$115,000	\$200,000

NA = Not Applicable. APY = Annual Percentage Yield. Advantage Checking and Advantage Savings accounts are variable rate and variable reward accounts. The dividend rate(s) and account rewards are determined at our discretion, and we may change the dividend rates and rewards on your Advantage Checking, and your Advantage Savings accounts at any time, without any limitations, and without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.... **(continued)**

Fees may reduce earnings. You will automatically qualify for your chosen account's rewards during your account's first statement cycle. If your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

## DEFINITIONS

- **"Banking Day"** means any day on which an office of our institution is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.
- **"Business Days"** means Monday through Friday excluding Federal holidays.
- **"Daily Balance Computation Method"**: We use the daily balance method to calculate the dividends in your Advantage High Interest and Advantage Savings accounts. This method applies a daily periodic rate to the principal in the associated account each day for the period. The period we use is the Statement Cycle.
- **"Monthly Qualification Cycle"** means a period beginning one (1) day after the last day of the previous qualification cycle through one (1) Banking Day prior to the last Business Day of the current statement cycle. See below for specific Monthly Qualification Cycle dates.
- **"Statement Cycle"** means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See below for specific Statement Cycle dates.

## ADDITIONAL INFORMATION

\*Minimum balance to open and to be maintained if utilized as a membership account is \$5.00.

Membership restrictions may apply. Subject to membership eligibility. Minimum to open Advantage accounts online is \$5. Other restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ins and other requirements apply. In Branch, no minimum deposit is required to open any Advantage Checking account, no minimum deposit is required to open an Advantage Savings account unless the account is being opened as a membership account. You may make an unlimited number of deposits in your account(s). See accompanying Rate and Fee Schedule rates, fees and charges that may apply to these accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ins may be required to meet some of your chosen Advantage Checking account's qualifications. Limit of one (1) Advantage Checking account per social security number. Limit of one (1) Advantage Savings account per social security number. There are no recurring monthly maintenance charges nor any fees to open or close this account. In order to have an Advantage Savings account you must have an Advantage Checking account. Contact one of our institution's service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA.

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## CYCLE DATE INFORMATION:

The following dates apply for the purpose of earning your account(s)' rewards. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your rewards, all of the transactions and activities identified within the above Qualification Information section of this disclosure must post and settle in your chosen Advantage Checking account with these Monthly Qualification Cycle dates. You can request updated Cycle Date information by calling the Contact Center at 800-221-4020, visiting a local branch, or accessing the information on our website.

		Monthly Qualification Cycle		Statement Cycle	
Month	Year	Begin	End	Begin	End
January	2026	12/31/2025	01/29/2026	01/01/2026	01/31/2026
February	2026	01/30/2026	02/26/2026	02/01/2026	02/28/2026
March	2026	02/27/2026	03/30/2026	03/01/2026	03/31/2026
April	2026	03/31/2026	04/29/2026	04/01/2026	04/30/2026
May	2026	04/30/2026	05/28/2026	05/01/2026	05/31/2026
June	2026	05/29/2026	06/29/2026	06/01/2026	06/30/2026
July	2026	06/30/2026	07/30/2026	07/01/2026	07/31/2026
August	2026	07/31/2026	08/28/2026	08/01/2026	08/31/2026
September	2026	08/29/2026	09/29/2026	09/01/2026	09/30/2026
October	2026	09/30/2026	10/29/2026	10/01/2026	10/31/2026
November	2026	10/30/2026	11/27/2026	11/01/2026	11/30/2026
December	2026	11/28/2026	12/30/2026	12/01/2026	12/31/2026