

ADDENDUM TO YOUR ACCOUNT AGREEMENT

Effective Date: October 5, 2026

This Advantage Starter Checking Truth-in-Savings Addendum (this “Addendum”) supplements and is incorporated into the Workers Federal Credit Union Truth in Savings Disclosure, Account Agreement, Fee Schedule, and Rate Sheet, as each may be amended from time to time (collectively, the “Account Disclosures”). This Addendum is provided in accordance with the NCUA Truth in Savings rule, 12 C.F.R. Part 707, and other applicable laws and regulations. If there is a conflict between this Addendum and the Account Disclosures with respect to the Advantage Starter Checking account, this Addendum will govern to the extent permitted by applicable law; provided, however, that nothing in this Addendum will be construed to waive or limit any consumer rights or protections that may not be waived under applicable law.

Advantage Starter Checking Truth In Savings Disclosure	
Product Name:	Advantage Starter Checking
Account Type:	Advantage Starter Checking is a no-monthly-maintenance-fee, non-dividend-bearing checking account available to eligible members ages 13 through 24, subject to the Credit Union’s membership, account-opening, joint owner or custodial requirements, and applicable law. Because this account does not earn dividends, the dividend rate is 0.00% and the Annual Percentage Yield (APY) is 0.00%. This account does not pay dividends. Instead, eligible account owners may qualify to receive account rewards by satisfying the applicable qualification requirements during the Monthly Qualification Cycle, as described in the Account Disclosures and the current Qualification Cycle Schedule. Eligibility for this account is limited to members who satisfy the applicable age and account requirements established for the product, as amended from time to time..
Opening and Maintenance Terms:	The minimum opening deposit required to open this account online is \$5. There is no minimum balance requirement to maintain this account, and no monthly maintenance fee will be charged for this account. Other fees, charges, and account terms, as disclosed in the Credit Union’s Fee Schedule and Account Disclosures, may apply.
Monthly Qualification Requirements:	To qualify for the applicable account rewards, all listed requirements must be satisfied during the Monthly Qualification Cycle, as applicable: • Complete at least 10 qualifying debit card purchase transactions that post and settle to the account during the Monthly Qualification Cycle. ATM transactions, cash advances, transfers, credits, reversals, refunds, and other non-purchase transactions do not qualify unless expressly disclosed otherwise. • Enroll in eStatements and maintain eStatement enrollment through the end of the Monthly Qualification Cycle. • Electronic statement enrollment and delivery are subject to the member’s affirmative consent to receive disclosures electronically, as required by applicable law, including the Electronic Signatures in Global and National Commerce Act, and the Credit Union’s electronic disclosure terms.

Qualifying Transaction Information:	Transactions may take one or more days to post and settle to the account. To count as a qualifying debit card transaction, the transaction must be a purchase made with a debit card issued by Workers Federal Credit Union and must post and settle to the account during the applicable Monthly Qualification Cycle. ATM transactions, ATM-processed or ATM-coded transactions, transfers between accounts, cash advances, credits, reversals, refunds, non-retail payment transactions, and purchases made with a debit card not issued by Workers Federal Credit Union do not qualify. Transactions bundled by a merchant and submitted or received as a single transaction will count as one transaction.
Qualification Cycle:	The Qualification Cycle means the period beginning on the calendar day immediately following the last day of the previous Qualification Cycle and ending one (1) Business Day before the last Business Day of the current Statement Cycle. The Qualification Cycle is separate from the Statement Cycle and may not begin or end on the same dates as the Statement Cycle. Please refer to the Workers Advantage Cycle Dates schedule for the specific Qualification Cycle and Statement Cycle dates applicable to your account.
Introductory Qualification Period:	During the first Qualification Cycle after account opening, your account will automatically qualify for rewards for that Qualification Cycle. Beginning with the next Qualification Cycle, you must satisfy all applicable qualification requirements during each Qualification Cycle, not during the Statement Cycle, to earn rewards for that Qualification Cycle.
Cash-Back Reward:	When qualifications are met, the account is eligible to earn the following cash back reward, which is not a dividend, interest, or annual percentage yield (APY): • 5.00% cash back on the first \$200.00 in qualifying debit card purchases posted and settled during the applicable Monthly Qualification Cycle, for a maximum cash back reward of \$10.00 per Monthly Qualification Cycle and \$120.00 per calendar year. • Cash back rewards, if earned, will be calculated after the end of the applicable Monthly Qualification Cycle and credited to the account on the last business day of the month. No cash back rewards will be earned for any Monthly Qualification Cycle in which the account qualification requirements are not met. If the account is closed before cash back rewards are credited, any uncredited cash back rewards will be forfeited. ATM fee reimbursements are not available with this account.

Additional Information:	• A debit card is available with the Advantage Starter Checking Account, subject to approval, account eligibility, and the Credit Union's applicable debit card and electronic fund transfer terms. • Overdraft protection options, including discretionary overdraft services and linked-account or line-of-credit overdraft transfers, are not available for the Advantage Starter Checking Account. Transactions may be declined or returned if sufficient available funds are not in the account, subject to the Account Agreement and Fee Schedule. • Membership eligibility under the Credit Union's field of membership, member verification requirements, and account approval requirements apply. • Other account restrictions, transaction processing limits, and service requirements may apply, as described in the Credit Union's applicable agreements and disclosures. • To establish and maintain membership, the member must maintain the \$5 par value of one primary membership share in a primary membership share account. If the Advantage Starter Checking Account becomes inactive or dormant in accordance with the Credit Union's account dormancy policies and applicable law, the Credit Union may convert the account to another account type that is not eligible to earn Advantage Checking rewards. Any such conversion, and any related changes to account terms, fees, or disclosures, will be made in accordance with applicable law, including any required notice, and the terms of the Account Agreement. Only one Advantage Starter Checking Account may be opened and maintained by each eligible member. Refer to the Account Agreement, Truth-in-Savings disclosures, Electronic Fund Transfer Disclosure, Funds Availability Policy, Fee Schedule, Rate Sheet, and other applicable agreements and disclosures for additional information. Upon reaching age 25, the account will be automatically converted to the most comparable checking product then offered by the Credit Union. Based on the current product lineup, the account would be converted to an Advantage Cashback Checking account. The Credit Union reserves the right to convert the account to a different comparable product if its product offerings change.
Definitions	• "Banking Day" means any day on which an office of the Credit Union is open to the public for the purpose of carrying out substantially all of its banking functions. • "Business Days" means Monday through Friday, excluding federal holidays, • "Statement Cycle" means the period of time covered by a periodic statement during which the Credit Union summarizes financial activity and transactions that post to, or settle against, the accountholder's account. • "Inactive" means no member-initiated activity has occurred on the account for twelve (12) consecutive months. Member-initiated activity generally includes deposits, withdrawals, debit card transactions, electronic fund transfers, or other transactions initiated by the member. The Credit Union reserves the right to exclude system-generated, automatic, or recurring transactions from the determination of account activity, to the extent permitted by applicable law.