

ADDENDUM TO YOUR ACCOUNT AGREEMENT**Effective Date: October 5, 2026****Truth in Savings Disclosure**

This Addendum supplements and is incorporated into the Workers Federal Credit Union Truth in Savings Disclosure, Account Agreement, Fee Schedule, Rate Sheet, and any applicable product disclosures, as each may be amended from time to time. If this Addendum conflicts with any other account agreement or disclosure, this Addendum will govern solely with respect to the Workers Advantage Rewards Program and only to the extent permitted by applicable law. Nothing in this Addendum will be construed to reduce, waive, or limit any member rights or disclosures required under applicable federal or state law, including applicable National Credit Union Administration Truth in Savings requirements.

Member Engagement Rewards Program

Program Overview	The Workers Advantage Rewards Program provides eligible members with rewards based on the relationship tier for which they qualify during the applicable qualification cycle, subject to this Addendum, the Credit Union's applicable account agreements, disclosures, fee schedules, rate sheets, and any requirements or limitations permitted by applicable law. Your tier will be determined by the qualifying accounts, account activity, electronic statement enrollment, and aggregate balances described below, as calculated by the Credit Union for the applicable qualification cycle. Rewards will be available only for qualification cycles in which you satisfy all requirements for the applicable tier.
Important Information	The qualification requirements for the Workers Advantage Rewards Program are described in this Addendum and are intended to be administered consistently for each applicable qualification cycle; however, the Credit Union may amend the qualification requirements, available rewards, reward values, participating products or services, dividend rates, annual percentage yields (APYs), certificate relationship rate increases, and fees from time to time, subject to applicable law and the Credit Union's applicable account agreements and disclosures. Workers Federal Credit Union will provide advance notice of any change when required by applicable law, including applicable National Credit Union Administration Truth in Savings requirements. Current dividend rates, APYs, certificate relationship rate increases, and fees are shown on the Rate Sheet and Fee Schedule in effect at the applicable time, and variable rates and APYs may change as provided in the applicable disclosures.
Aggregate balance	The aggregate balance requirement will be measured using the eligible share savings, checking/share draft, and other eligible deposit account balances associated with the member relationship, as described in this Addendum and the Credit Union's applicable account agreements and disclosures. Only qualifying account ownership, balances, and transaction activity that are posted, settled, and reflected in the Credit Union's records for the applicable qualification cycle will be counted for purposes of determining whether the aggregate balance requirement has been satisfied.

Reward Terms	- Rewards are based on the member's qualifying tier for the applicable qualification cycle, as determined under the applicable program terms and disclosures, and are not guaranteed for any future cycle. - If the requirements for a tier are not met during the applicable qualification cycle, the member may qualify for a lower tier only if all requirements for that lower tier are met. If the Basic tier requirements are not met, relationship rewards are not earned for that cycle. - A reward may be subject to separate product terms, eligibility requirements, transaction limits, monthly, annual, or qualification-cycle limits, loan approval and creditworthiness requirements, or other restrictions described in the applicable account agreement, loan agreement, Truth in Savings disclosure, Rate Sheet, Fee Schedule, or other applicable program disclosure. - A fee waiver or reimbursement applies only to the specific fee or amount expressly identified and only within any stated limits or conditions. Fees or surcharges imposed by another institution or third party are not waived or reimbursed unless expressly stated. - Rewards are personal to the qualifying member, are not transferable, assignable, or redeemable by another person, have no cash value unless expressly described as cash back or reimbursement, and may not be combined with another offer unless Workers Federal Credit Union expressly states otherwise.
Dividend and Certificate Rate Rewards	The current dividend rate and annual percentage yield (APY) for any dividend-bearing checking or savings account, and any certificate relationship rate increase available under the Program, are disclosed in the applicable Truth in Savings disclosure, Rate Sheet, and account or certificate agreement in effect at the applicable time. A relationship rate increase will be added to the otherwise applicable certificate dividend rate only if the member qualifies for the applicable tier, the reward is available, and the increase is permitted under the certificate terms disclosed at account opening or renewal. The certificate dividend rate will not be reduced below the fixed dividend rate disclosed for the certificate at opening or renewal solely because the member does not qualify for, or later ceases to qualify for, a relationship rate increase. If the applicable certificate disclosure and Rate Sheet expressly provide that a certificate relationship rate increase may be added, changed, or removed during the certificate term, the resulting dividend rate and APY may change as described in those disclosures.
Changes to the Program	To the extent permitted by applicable law and the applicable account, product, or service agreement, Workers Federal Credit Union may prospectively add, modify, suspend, or discontinue a reward, change a reward amount or limit, or change the products and services to which a reward applies. Qualification requirements that are account terms may be changed only in accordance with the Account Agreement, applicable disclosures, and applicable law, including any notice required under NCUA Truth in Savings regulations or other federal or state law. Notice will be provided before an adverse change when required by applicable law. Unless otherwise permitted by applicable law, or in cases of error, fraud, abuse, misrepresentation, account ineligibility, or failure to satisfy disclosed requirements, a change will not retroactively eliminate a reward that was already earned under the Program terms then in effect. The current version of this disclosure, the Rate Sheet, and the Fee Schedule will control as of their respective effective dates.
Additional Information	- Membership eligibility, account opening approval, and maintenance of the required \$5 minimum balance (par value) in the primary membership share account apply. - Account activity may take one or more days to post and settle. Only transactions that are posted and settled and reflected in the Credit Union's records during the applicable qualification cycle count toward qualification requirements. Pending, authorized but unposted, reversed, returned, or otherwise unpaid transactions do not count toward qualification requirements. - Each account remains subject to its applicable Truth in Savings Disclosure, account agreement, Rate Sheet, Fee Schedule, transaction limitations, and other applicable terms and fees. - Contact Workers Federal Credit Union at 800.221.4020 or visit wcu.com to obtain the current Rate Sheet, Fee Schedule, qualification cycle dates, and participating product information.

Definitions	Qualification Cycle: The period used to determine whether the applicable relationship requirements have been met. Refer to the current Workers Advantage Cycle Dates schedule for specific dates. Aggregate Balance: The combined eligible balances, as reflected in the Credit Union's records, used by the Credit Union to determine a relationship Tier, as described in this disclosure and any applicable account or program disclosures. Reward: A fee waiver, reimbursement, cash-back amount, dividend benefit, certificate relationship rate increase, service benefit, or other benefit made available through the Program, subject to the applicable qualification requirements, account disclosures, program disclosures, and Credit Union records. Tier: Basic, Plus, Select, or Premier, as determined by the applicable qualification requirements, Aggregate Balance, and other criteria described in this disclosure, the applicable program disclosures, and the Credit Union's records for the relevant Qualification Cycle.
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Qualification Requirements

Requirement	Basic	Plus	Select	Premier
Required savings account	Savings Account	Savings Account	Savings Account	PlanIT Savings
Required checking account	Advantage Cash Back or Advantage High Interest	Advantage Cash Back or Advantage High Interest	Advantage Cash Back or Advantage High Interest	PlanIT Checking
Debit card activity	15 purchases per qualification cycle	15 purchases per qualification cycle	15 purchases per qualification cycle	15 purchases per qualification cycle
ACH activity	At least 1 ACH debit or credit	At least 1 ACH debit or credit	At least 1 ACH debit or credit	At least 1 ACH debit or credit
Electronic statements	Maintain eStatements for all accounts	Maintain eStatements for all accounts	Maintain eStatements for all accounts	Maintain eStatements for all accounts
Aggregate savings and checking balance	None	\$2,500	\$25,000	\$100,000
Additional relationship account	None	None	At least 1: mortgage, home equity loan or HELOC, consumer loan, money market, certificate, or IRA	At least 1: mortgage, home equity loan or HELOC, consumer loan, money market, certificate, or IRA

Rewards by Tier

Reward	Basic	Plus	Select	Premier
Checking reward	High dividend or up to \$12 monthly cash back	High dividend or up to \$12 monthly cash back	High dividend or up to \$12 monthly cash back	High dividend
ATM fee reimbursement	Up to \$25	Up to \$25	Up to \$25	Up to \$25
First mortgage reward	Not available	Not available	\$500 off mortgage origination fee*	Mortgage origination fee waiver*
Home equity line of credit reward	Not available	Not available	Not available	Annual fee waiver*
Certificate relationship rate increase	Not available	Up to +0.10 percentage point	Up to +0.15 percentage point	Up to +0.25 percentage point
Incoming wire transfer	Standard fee applies	Fee waived	Fee waived	Fee waived
Outgoing domestic wire transfer	Standard fee applies	1 fee waiver per month	1 fee waiver per month	1 fee waiver per month
Outgoing international wire transfer	Standard fee applies	1 fee waiver per month	1 fee waiver per month	1 fee waiver per month
Official or bank checks	Standard fee applies	Standard fee applies	Fee waived	Fee waived
Stop payment fees	Standard fee applies	Standard fee applies	Standard fee applies	Fee waived
Debit card replacement	Standard fee applies	Standard fee applies	Standard fee applies	Fee waived
Other standard service fees	Standard fees apply	Standard fees apply	Standard fees apply	Standard service fees waived**
NSF fee waiver	Not available	1 per year	1 per year	1 per year
Relationship management	Not available	Not available	Not available	Premier Relationship Manager