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ADDENDUM TO YOUR ACCOUNT AGREEMENT

Effective: September 2, 2026

Signature Money Market Truth In Savings Disclosure
Product Name: Signature Money Market
Introductory Disclosure: This Signature Money Market Truth in Savings Addendum (“Addendum”) supplements 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. In the event of any inconsistency between this Addendum and other account disclosures, this Addendum governs to the extent permitted by applicable law.
Rate Information: This is a tiered-rate, variable-rate account. The dividend rate and annual percentage yield (APY) may change at any time, as determined by the Credit Union. Dividends are paid based on the applicable balance tier and are calculated separately for the portion of the account balance that falls within each tier: • **Tier 1:** The portion of the average daily balance from \$0.00 through \$14,999.99 will earn dividends at the applicable Tier 1 rate. • **Tier 2:** If the average daily balance is \$15,000.00 or greater, the entire average daily balance in the account will earn dividends at a variable rate based on the U.S. Prime Rate as published in *The Wall Street Journal*, less 3.22%. The dividend rate for this account is based on the U.S. Prime Rate as published daily in *The Wall Street Journal (WSJ)*. The index rate used for dividend rate determination is the Prime Rate in effect on the first business day following a Federal Open Market Committee (FOMC) meeting. The account is subject to a minimum dividend rate (rate floor). If the U.S. Prime Rate is no longer available, the dividend rate will be determined using the Federal Funds Rate plus 3.00% as the replacement index, less the applicable margin. Because this is a variable-rate account, the dividend rate and corresponding APY for each tier may change when the applicable index changes or at the Credit Union's discretion. The current dividend rates and APYs for all tiers are disclosed on our Rate Sheet and are available upon request.
Tiered Balance Structure: Tier 1 applies to balances of \$0.00 through \$14,999.99. Tier 2 applies to balances of \$15,000.00 and above. The APY and dividend rate applicable to each tier may depend on the balance maintained in the account. The APY stated for each tier assumes dividends remain on deposit until credited. A withdrawal will reduce earnings.

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Dividends:

Compounding and Crediting: Dividends are calculated daily using the daily balance method. Dividends are compounded monthly. Dividends are credited to your account monthly.

Dividend Period: For this account type, the dividend period is monthly. The dividend period begins on the first calendar day of each month and ends on the last calendar day of that month. For accounts opened during a dividend period, dividends begin to accrue no later than the business day we receive credit for a qualifying deposit. For accounts closed during a dividend period, dividends continue to accrue through the day of withdrawal or closure, as applicable. The dividend declaration date is the last business day of the dividend period.

Daily Balance Computation Method: Dividends are calculated daily using the daily balance method and are compounded and credited to your account monthly. The dividend period begins on the first calendar day of each month and ends on the last calendar day of that month. Dividends begin to accrue no later than the business day we receive credit for a qualifying deposit and continue to accrue through the day of withdrawal.

Accrual of Dividends on Noncash Deposits: Dividends begin to accrue no later than the business day we receive credit for a qualifying deposit and continue to accrue through the day of withdrawal.

Account Closure: If the account is closed before the dividend payment date, accrued but unpaid dividends earned through the date of closure will be paid at account closing.

Minimum Balance Requirements: A minimum deposit of $1,000 is required to open this account. After the account is opened, no minimum balance is required to maintain the account. Membership with Workers Credit Union is required. To establish membership, you must maintain a $5 deposit in a Membership Share Account.

Transaction Limitations and Fees: You may make up to six (6) convenient debit transactions per month. Convenient debit transactions include withdrawals or transfers made through ACH, electronic, online, mobile, telephone, or other automated channels. Transactions conducted in person at a Credit Union branch with the assistance of a Credit Union employee or live agent are not considered convenient debit transactions and do not count toward this limit. A fee will apply to each convenient debit withdrawal transaction that exceed the monthly limit. Please refer to the Fee Schedule for current fee information and other applicable charges. Deposits may be made as otherwise permitted by the Credit Union.

No Debit Card Access: This account does not include debit card access. If electronic transfers are otherwise made available, those transfers may be subject to the Electronic Fund Transfers disclosure and other applicable account terms.

Par Value of a Share: The par value of a share in the membership account is $5.00 and is required to maintain this money market account.

Additional Terms: All other terms, conditions, funds availability rules, electronic funds transfer rights and responsibilities, account ownership provisions, overdraft-related disclosures, and other account terms remain subject to the Workers Federal Credit Union Account Agreement and applicable disclosures.