



## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** 11/01/2022

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

### RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	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 to Calculate Dividends	
Primary Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$500.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	—
<input type="checkbox"/> Kids Club Savings <input type="checkbox"/> Smart Start Club Savings	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Vacation Club	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
Flexible Checking	—	—	—	—	\$25.00	—	—	—	—

RATE SCHEDULE									
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<b>Money Market</b>	\$1,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$299,999.99 / \$300,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$2,500.00	\$500.00	\$1,000.00	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Health Savings Account Checking</b>	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$100.00	Average Daily Balance	—
<b>Kasasa Saver™</b> <b>Qualifications met</b> <b>(See Section 2)</b>	\$0.00 to \$75,000.00 1.736 / 1.75	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.
<b>Qualifications not met</b> <b>(See Section 2)</b>	\$75,000.01 or greater 0.250 / 0.25 to 0.89  0.01 / 0.01								
<b>Kasasa Cash Checking (Rewards)™</b> <b>Qualifications met, with</b> <b>at least 15 qualified</b> <b>debit card transaction</b> <b>(See Section 2)</b>	\$0.00 to \$25,000.00 2.472 / 2.50	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Average Daily Balance	—
<b>Qualifications met, with</b> <b>at least 30 qualified</b> <b>debit card transaction</b> <b>(See Section 2)</b>	\$0.00 to \$25,000.00 4.650 / 4.75								
<b>Qualifications met</b> <b>(See Section 2)</b>	\$25,000.01 or greater 0.250 / 0.25 to 1.15								
<b>Qualifications not met</b> <b>(See Section 2)</b>	0.01 / 0.01								
<b>Kasasa Cash Back Checking (Rewards)™</b>	—	—	—	—	\$25.00	—	—	—	—

## ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share 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 Primary Share Savings, IRA Share Savings, Kids Club Savings, Smart Start Club Savings, Christmas Club, Vacation Club, Money Market, Health Savings Account Checking, Kasasa Saver, and Kasasa Cash Checking (Rewards) accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, 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 Kasasa Saver and Kasasa Cash Checking (Rewards) accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for each monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make a minimum of 15 debit card transactions of \$5.00 or more that post and settle to your account, with your debit card that is associated with your ACU Kasasa account; 2) be enrolled in and receive e-Statements; 3) be enrolled in and log in to Online or Mobile Banking monthly. Electronic statements are a condition(s) of these accounts. The monthly qualification cycle is defined as a period beginning one business day prior to the first day of the current statement cycle through one business day prior to the close of the current statement cycle. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the

account's reward. The following transactions do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions, and purchases made with debit cards not issued by our credit union.

**Kasasa Saver.** The Kasasa Saver account is a tiered rate account and is available only to holders of a Kasasa Cash Checking (Rewards) or Kasasa Cash Back Checking (Rewards) account. If you meet the minimum qualification requirements for your Kasasa Cash Checking (Rewards) or Kasasa Cash Back Checking (Rewards) account 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 balance is \$75,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$75,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle for the Kasasa Cash Checking (Rewards) or Kasasa Cash Back Checking (Rewards) account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Saver account. Kasasa accounts closed during a monthly qualification cycle will not receive rewards or accrued dividends.

**Kasasa Cash Checking (Rewards).** The Kasasa Cash Checking (Rewards) account is a tiered rate account. If you meet the minimum qualification requirements, with at least 15 qualified debit card transactions during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$25,000.00 and below. If you meet the minimum qualification requirements, with at least 30 qualified debit card transactions during the monthly qualification cycle, the second dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance is \$25,000.00 and below. The third dividend rate and annual percentage yield listed for this account will apply if your balance is \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. In addition, we will refund ATM fees of \$4.99 (max. per single transaction) assessed at nationwide ATMs we do

not own or operate up to the Maximum of \$25.00 per month. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount, not to exceed the monthly max. of \$25.00, if we receive the transaction receipt within 60 calendar days of the withdrawal transaction. ATM refunds will be paid on the last business day of the month. If you have a Kasasa Saver account, dividends earned on the Kasasa Cash Checking (Rewards) account and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash Checking (Rewards) account. If you do not have a Kasasa Saver account, dividends earned and ATM fees reimbursed will remain in your Kasasa Cash Checking (Rewards) account and dividends will compound in your account as listed in the Rate Schedule. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the fourth dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Kasasa Cash Checking (Rewards) account and ATM fees will not be refunded to you.

**Kasasa Cash Back Checking.** For Kasasa Cash Back Checking accounts, you will receive 3.00% cash back on up to \$300.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of \$9.00 cash back may be earned per monthly qualification cycle. In addition, we will refund ATM fees of \$4.99 (max. per single transaction) assessed at nationwide ATMs we do not own or operate up to the Maximum of \$25.00 per month. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount, not to exceed the monthly max. of \$25.00, if we receive the transaction receipt within 60 calendar days of the withdrawal transaction. ATM refunds will be paid on the last business day of the month. If you have a Kasasa Saver account, cash back earned on your Kasasa Cash Back Checking (Rewards) account and ATM fees refunded to you will automatically be transferred into your Kasasa Saver account. If you do not have a Kasasa Saver account, cash back earned and

fees refunded will remain in your Kasasa Cash Back Checking (Rewards) account. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

**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 the 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 earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Primary Share Savings, IRA Share Savings, Kids Club Savings, Smart Start Club Savings, Christmas Club, Vacation Club, Money Market, Health Savings Account Checking and Kasasa Saver accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Club accounts, any accrued dividends will be paid if you close the account within seven (7) days of the date you open it.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. For Primary Share Savings, IRA Share Savings, Kids Club Savings, Smart Start Club Savings, Christmas Club, Vacation Club, Money Market, and Health Savings Account Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in 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 principal 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 Primary/Member Share Savings, Kids Club Savings, Smart Start Club Savings, you may make no more than three (3) withdrawals from your account per month and no more than six (6) automatic withdrawals and transfers per month. You are allowed one (1) overdraft transfer to your checking to cover a check per month. If you exceed these limitations, you will be charged a fee as disclosed in the Fee Schedule. Money Market, and Kasasa Saver accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, you will be charged a fee as disclosed in the Fee Schedule. For Christmas Club accounts, the entire balance will be transferred to your Primary Share Savings account on or after November 1 and the account will remain open. You may make one additional transfer or withdrawal from the Christmas Club account per calendar year. If you exceed this limitation you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Vacation Club accounts, you may make one withdrawal or transfer from your account each calendar year. If you exceed this limitation, you will be charged a fee as disclosed in the Fee Schedule. For Kasasa Saver, Kasasa Cash Checking (Rewards), and Kasasa Cash Back Checking (Rewards) accounts, please refer to section 2 for minimum requirements to earn monthly rewards. For IRA Share Savings and Health Savings Account Checking accounts, 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 card 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. 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 card 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.

**9. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
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Number of Shares Required	1
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**10. RATES** — 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 information on your accounts, please call the Credit Union.

**11. FEES** — See separate schedule of fees and charges for a listing of fees and charges applicable to your account(s).

