



# Account Disclosure Rate Supplement and Schedule of Fees and Charges

## INSTRUCTIONS

This supplement is incorporated into, becomes a part of, and should be attached to Your Agreements and Disclosures.

The Annual Percentage Yields and corresponding Dividend Rates for each Account are shown below.

New Account

Request for Information

EFFECTIVE DATE: 09/01/2024

| Account Type                               | VARIABLE RATE             |                         |                           |
|--|---------------------------|-------------------------|---------------------------|
|  | BALANCE                   | ANNUAL PERCENTAGE YIELD | PROSPECTIVE DIVIDEND RATE |
| Share Savings(1)                           | \$50.00 & Greater         | <u>0.10 %</u>           | <u>0.10 %</u>             |
| Club Savings(1)                            | \$50.00 & Greater         | <u>2.00 %</u>           | <u>1.98 %</u>             |
| "Your Savings"(1)(3)                       | \$100.00 - \$1,000.00     | <u>4.00 %</u>           | <u>3.93 %</u>             |
|  | \$1,000.01 & Greater      | <u>4.00 % - 0.10 %</u>  | <u>0.10 %</u>             |
| Propel Savings(1)(3)                       | \$0.01 - \$9,999.99       | <u>5.00 %</u>           | <u>4.89 %</u>             |
|  | \$10,000.00 - \$24,999.99 | <u>5.00 % - 4.10 %</u>  | <u>3.45 %</u>             |
|  | \$25,000.00 - \$49,999.99 | <u>4.10 % - 3.55 %</u>  | <u>2.96 %</u>             |
|  | \$50,000.00 - \$99,999.99 | <u>3.55 % - 3.02 %</u>  | <u>2.47 %</u>             |
|  | \$100,000.00 & Greater    | <u>3.02 % - 2.10 %</u>  | <u>1.98 %</u>             |
| Savers Advantage Money Market(1)(2)        | \$0.01 - \$24,999.99      | <u>0.10 %</u>           | <u>0.10 %</u>             |
|  | \$25,000.00 & Greater     | <u>0.50 %</u>           | <u>0.50 %</u>             |
| Star High Yield Money Market Savings(1)(2) | \$0.01 - \$74,999.99      | <u>0.10 %</u>           | <u>0.10 %</u>             |
|  | \$75,000.00 & Greater     | <u>1.00 %</u>           | <u>1.00 %</u>             |
| Premium Checking(1)(2)                     | \$1,000.00 - \$24,999.99  | <u>0.10 %</u>           | <u>0.10 %</u>             |
|  | \$25,000.00 - \$49,999.99 | <u>0.15 %</u>           | <u>0.15 %</u>             |
|  | \$50,000.00 & Greater     | <u>0.20 %</u>           | <u>0.20 %</u>             |
| Money Market Savings(1)(3)                 | \$1,000.00 - \$4,999.99   | <u>0.10 %</u>           | <u>0.10 %</u>             |
|  | \$5,000.00 - \$9,999.99   | <u>0.10 % - 0.15 %</u>  | <u>0.20 %</u>             |
|  | \$10,000.00 - \$24,999.99 | <u>0.15 % - 0.24 %</u>  | <u>0.30 %</u>             |
|  | \$25,000.00 - \$49,999.99 | <u>0.24 % - 0.32 %</u>  | <u>0.40 %</u>             |
|  | \$50,000.00 - \$99,999.99 | <u>0.32 % - 0.41 %</u>  | <u>0.50 %</u>             |
|  | \$100,000.00 & Greater    | <u>0.41 % - 0.94 %</u>  | <u>1.00 %</u>             |
| IRA Savings(1)(2)                          | \$50.00 & Greater         | <u>0.10 %</u>           | <u>0.10 %</u>             |
| Money Market Checking(1)(3)                | \$1,000.00 - \$4,999.99   | <u>0.10 %</u>           | <u>0.10 %</u>             |
|  | \$5,000.00 - \$9,999.99   | <u>0.10 % - 0.15 %</u>  | <u>0.20 %</u>             |
|  | \$10,000.00 - \$24,999.99 | <u>0.15 % - 0.24 %</u>  | <u>0.30 %</u>             |
|  | \$25,000.00 - \$49,999.99 | <u>0.24 % - 0.32 %</u>  | <u>0.40 %</u>             |
|  | \$50,000.00 - \$99,999.99 | <u>0.32 % - 0.41 %</u>  | <u>0.50 %</u>             |
|  | \$100,000.00 & Greater    | <u>0.41 % - 0.94 %</u>  | <u>1.00 %</u>             |
| Benefits Checking(1)(2)                    | \$1,000.00 & Greater      | <u>0.10 %</u>           | <u>0.10 %</u>             |

(1) For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date of 09/01/2024. These Dividend Rate(s) and Annual Percentage Yield(s) shown above may change at any time as determined by Our Board of Directors.

(2) All deposited funds earn the rate for the tier.

(3) Only the funds that comprise each tier will earn the rate for that tier.

| Account Type                  | FIXED RATE                   |                                   |                         |                           |
|-------------------------------|------------------------------|-----------------------------------|-------------------------|---------------------------|
|                               | MINIMUM BALANCE REQUIREMENTS | TERM                              | ANNUAL PERCENTAGE YIELD | PROSPECTIVE DIVIDEND RATE |
| Term Share Certificate(4)     | \$2,000.00                   | 3 Month <input type="checkbox"/>  | <u>3.25 %</u>           | <u>3.20 %</u>             |
|                               | \$2,000.00                   | 6 Month <input type="checkbox"/>  | <u>3.25 %</u>           | <u>3.20 %</u>             |
|                               | \$2,000.00                   | 12 Month <input type="checkbox"/> | <u>3.25 %</u>           | <u>3.20 %</u>             |
|                               | \$2,000.00                   | 18 Month <input type="checkbox"/> | <u>3.00 %</u>           | <u>2.96 %</u>             |
|                               | \$2,000.00                   | 24 Month <input type="checkbox"/> | <u>2.85 %</u>           | <u>2.81 %</u>             |
|                               | \$2,000.00                   | 30 Month <input type="checkbox"/> | <u>2.75 %</u>           | <u>2.72 %</u>             |
|                               | \$2,000.00                   | 36 Month <input type="checkbox"/> | <u>2.65 %</u>           | <u>2.62 %</u>             |
|                               | \$2,000.00                   | 48 Month <input type="checkbox"/> | <u>2.50 %</u>           | <u>2.47 %</u>             |
|                               | \$2,000.00                   | 60 Month <input type="checkbox"/> | <u>2.50 %</u>           | <u>2.47 %</u>             |
| IRA Term Share Certificate(4) | \$2,000.00                   | 3 Month <input type="checkbox"/>  | <u>3.25 %</u>           | <u>3.20 %</u>             |
|                               | \$2,000.00                   | 6 Month <input type="checkbox"/>  | <u>3.25 %</u>           | <u>3.20 %</u>             |
|                               | \$2,000.00                   | 12 Month <input type="checkbox"/> | <u>3.25 %</u>           | <u>3.20 %</u>             |
|                               | \$2,000.00                   | 18 Month <input type="checkbox"/> | <u>3.00 %</u>           | <u>2.96 %</u>             |
|                               | \$2,000.00                   | 24 Month <input type="checkbox"/> | <u>2.85 %</u>           | <u>2.81 %</u>             |
|                               | \$2,000.00                   | 30 Month <input type="checkbox"/> | <u>2.75 %</u>           | <u>2.72 %</u>             |
|                               | \$2,000.00                   | 36 Month <input type="checkbox"/> | <u>2.65 %</u>           | <u>2.62 %</u>             |
|                               | \$2,000.00                   | 48 Month <input type="checkbox"/> | <u>2.50 %</u>           | <u>2.47 %</u>             |
|                               | \$2,000.00                   | 60 Month <input type="checkbox"/> | <u>2.50 %</u>           | <u>2.47 %</u>             |

(4) For the purposes of this disclosure, this is a rate and APY that was offered within the most recent seven calendar days and was accurate as of the effective date shown herein. For more current rates, please call (844) 663-2928.

## Schedule of Fees and Charges

### Monthly Maintenance Fees

|   |                   |
|---|-------------------|
| Benefits Checking .....   | \$5.00 per month  |
| Premium Checking .....  | \$12.00 per month |
| Your Savings Account (waived if you consent to receive your statements electronically).....   | \$2.00 per month  |
| Propel Savings Account (waived if you consent to receive your statements electronically)..... | \$2.00 per month  |
| Money Market Minimum Balance Fee.....   | \$10.00 per month |

### Debit Card Fees

|  |                        |
|--|------------------------|
| Non-Network ATM Fee (5th & subsequent) ..... | \$2.00 per transaction |
|--|------------------------|

### Courtesy Pay Overdraft

|  |                         |
|--|-------------------------|
| Courtesy Pay Overdraft Fee .....                     | \$29.00 per presentment |
| Overdraft Source (savings only) – Transfer Fee ..... | \$5.00 per item         |

### Inactivity Fee

|   |                  |
|---|------------------|
| Checking Accounts (after no activity for 12 months).....  | \$5.00 per month |
| Savings Accounts (after no activity for 12 months, no products other than a savings account, and for account holders 18 years of age or older with a balance less than \$500.00)..... | \$5.00 per month |
| Dormant Account Fee (after no activity for 36 months) Assessed at the Individual Account Level .....  | \$20.00          |

## Schedule of Fees and Charges (continued)

### Other Service Fees

|  |                              |
|--|------------------------------|
| Account Reconciliation (1/4 hour minimum) .....  | \$15.00 per hour             |
| Account Research (1/4 hour minimum) .....  | \$15.00 per hour             |
| Check Printing .....   | Varies                       |
| Collection (domestic) .....  | \$7.50 per item              |
| Collection (foreign) .....   | Varies                       |
| Deposit Verification .....   | \$10.00 each                 |
| Official Check .....   | \$5.00 per item              |
| Statement Fee (Paper Only) .....   | \$2.00 per month             |
| Pay-by-Phone .....   | \$20.00 per payment          |
| Coinstar® Fee .....  | 5.00% of the total(2)        |
| Outgoing Domestic Wire Transfer .....  | \$20.00 per wire             |
| Outgoing Foreign Wire Transfer .....   | \$35.00 per wire             |
| Incoming Domestic Wire Transfer .....  | \$10.00 per wire             |
| Incoming Foreign Wire Transfer (U.S. currency) .....   | \$10.00 per wire             |
| Stop Payment Fee (Checks – per item or range and other electronic payment methods) .....   | \$25.00                      |
| Large Amount (currency) Withdrawal Fee (based on aggregate withdrawal amount per day – if five (5) day advance notice is not provided) |                              |
| \$25,000.00 - \$49,999.99.....   | 1.25% of amount withdrawn(1) |
| \$50,000.00 - \$99,999.99.....   | 1.50% of amount withdrawn(1) |
| \$100,000.00 & Greater.....  | \$1,500.00                   |

### Online Banking Fees

|  |                       |
|--|-----------------------|
| Outgoing Bill Payment (non-sufficient funds) ..... | \$25.00 per item/stop |
|--|-----------------------|

### Non-Member Fees

|                         |                 |
|-------------------------|-----------------|
| Check Cashing Fee ..... | \$5.00 per item |
|-------------------------|-----------------|

(1) Fee percentage based on total amount exceeding \$24,999.99 withdrawn.

(2) Rounded up to the nearest penny.