

## TRUTH-IN-SAVINGS DISCLOSURE

| EFFECTIVE DATE:   |  |                         |                       |                       |                               |   |  |  |                     |
|---|--|-------------------------|-----------------------|-----------------------|-------------------------------|---|--|--|---------------------|
| 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/<br>Annual Percentage Yield<br>(APY) | Dividends<br>Compounded | Dividends<br>Credited | Dividend<br>Period    | Minimum<br>Opening<br>Deposit | Minimum<br>Balance to<br>Avoid a<br>Service Fee | Minimum<br>Balance to<br>Earn the<br>Stated<br>APY | Balance<br>Method to<br>Calculate<br>Dividends |                     |
| Performance Checking<br>Service Requirements Met<br>(See Section 1)   | \$20,000.00 and below<br>/                         | Monthly                 | Monthly               | Monthly<br>(Calendar) | —                             | —   | —  | Daily<br>Balance                               | —                   |
| Service Requirements Not Met<br>(See Section 1)   | \$20,000.01 or greater<br>/                        |                         |                       |                       |                               |   |  |  |                     |

### 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 Performance Checking 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. For Performance Checking accounts, you may qualify for the stated dividend rate and annual percentage yield if you meet minimum service requirements during the calendar month. To meet the minimum service requirements, you must: 1) make twelve debit card transactions (signature or POS) a month for a total of \$100.00 or more; 2) log on to Mobile or Online Banking at least once a month; 3) be

enrolled and receive e-statements; 4) have one direct deposit. Dividends will be paid for balances of \$20,000.00 or less. Balances over \$20,000.01 will not earn dividends. If one of the service requirements above are not met during the calendar month dividends will not be paid.

**2. NATURE OF DIVIDENDS** — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**3. 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.

**4. 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 Performance Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any account. There is no minimum balance requirement applicable for the Performance Checking account. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account for each day.

**6. ACCOUNT LIMITATIONS** — For Performance Checking accounts, no account limitations apply.

**7. 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 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 Fee Schedule 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.

**8. 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    | \$5.00 |
| Number of Shares Required | 1      |

**9. RATES** — The rates appearing with this 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.

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

**Branch Offices:**

**Main Office Branch**  
1401 Constitution Ave NW  
Room B0038  
Washington, DC 20230  
(202) 808-3600

**White House Branch**  
1724 F. Street NW  
Washington, DC 20505  
(202) 808-3600

**Silver Spring Branch**  
Metro Building II  
Silver Spring, MD 20910  
(301) 658-5005

