Truth in Savings Disclosure

Term Share Certificates | Effective November 1, 2026 | Questions: 512-339-9812

This disclosure describes the rates and terms applicable to your term share certificate account. Your selected term and maturity date appear on your certificate.

Rate Schedule

Term	Minimum balance	Dividend rate	Annual percentage yield
3 months	$1,000.00	1.00%	1.00%
6 months	$1,000.00	1.50%	1.50%
12 months	$1,000.00	3.50%	3.50%
24 months	$1,000.00	2.50%	2.50%
36 months	$1,000.00	2.25%	2.25%
Rate type		Fixed for the initial term	
Dividends compounded		Monthly, unless paid out	
Dividends credited		Monthly, quarterly or at maturity; see details below	
Additional deposits		Not permitted before maturity	
Principal withdrawals		Subject to the early withdrawal provisions below	
Renewal		Automatic for the same term; 10 business day grace period	

Rates and annual percentage yields are effective November 1, 2026.

Rate information - The dividend rate and annual percentage yield (APY) for each offered term are shown in the Rate Schedule. APY reflects the total amount of dividends to be paid based on the dividend rate and frequency of compounding for an annual period. The dividend rate is fixed for the initial term. Your rate is disclosed on your certificate and displayed on your periodic account statements. You will be paid this rate until first maturity.

Compounding frequency - Unless otherwise paid, dividends will be compounded every month.

Crediting frequency - Dividends will be credited to your account every month, quarterly or at maturity on the anniversary of the certificate. Alternatively, you may choose to have dividends paid to you or to another account every month rather than credited to this share account.

Dividend period - For this account type, the dividend period is monthly or the same as the term beginning on the date the account is opened, and ending on the stated maturity date, unless renewed.

Minimum Balance Requirements

The minimum balance required to open this account is $1,000.00 for all terms. You must maintain a minimum daily balance of $1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you purchase a certificate.

Transaction Limitations

After the account is opened, you may not make additions into the account until the maturity date stated on the account.

Time requirements - Your account will mature according to the term selected by you and the date will be disclosed on your certificate and displayed for you on your periodic account statements.

Early withdrawal penalties - A penalty will be imposed for withdrawals before maturity:

30 days interest, if earned, on the amount withdrawn for certificates of 12 months or less.

90 days interest, if earned, on the amount withdrawn for certificates over 12 months.

In no case will the penalty be less than 7 days interest, whether earned or not, on the amount withdrawn.

If the early withdrawal causes the principal amount of the certificate to fall below the minimum required for a certificate for that period of time, the entire principal must be withdrawn and the resulting penalty will be calculated on the entire amount.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Withdrawal of dividends prior to maturity - The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - This account will automatically renew at maturity. You will have a grace period of 10 business days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Dividends will not be paid for the grace period if you do not renew the certificate.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity date which have the same term, minimum balance (if any) and other features as the original term share account.

Common Features

Bylaw requirements - You must complete a payment of $5.00 in your Share account as a condition of admission to membership. If the balance in your Share account falls below $5.00, you may be terminated from membership immediately.

Transaction limitation - We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Nature of dividends - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

National Credit Union Share Insurance Fund - Member accounts in this credit union are federally insured by the National Credit Union Share Insurance Fund.

Please refer to the Rate and Fee Schedule for additional information about charges.