

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION 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/ 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	
Non Dividend Bearing Savings	—	—	—	—	—	—	—	—	—
Primary Savings	\$100.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$199,999.99 / \$200,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Savings	\$0.00 to \$4,999.99 / \$5,000.00 to \$19,999.99 / \$20,000.00 to \$49,999.99 / \$50,000.00 to \$199,999.99 / \$200,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Anuvenue Savings Qualifications Met (See Section 3) Qualifications Not Met (See Section 3)	\$20,000.00 and below / \$20,000.01 or greater / /	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	Account transfer and withdrawal limitations apply.

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	
Money Market	\$9,999.99 and below / \$10,000.00 to \$24,999.99 / \$25,000.00 to \$49,999.99 / \$50,000.00 to \$99,999.99 / \$100,000.00 to \$199,999.99 / \$200,000.00 or greater /	Daily	Monthly	Monthly (Calendar)	\$1,000.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
IRA	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	—	Daily Balance	—
Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Nalu Checking	/	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—

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 all accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Primary Savings, Secondary Savings, Anuenue Savings, and Money Market accounts are tiered rate accounts. The balance ranges, 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 Anuenue Savings accounts are tiered rate accounts. Please refer to section 3 for additional details about these accounts.

2. NALU CHECKING ACCOUNTS — For Nalu Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: a) make 14 Debit card purchases that post and settle to your account; b) have two (2) ACH (debit or credit) transactions or direct deposit settle to your account; c) login to online banking via browser or mobile app at least once; and d) be enrolled to receive e-statements. The monthly qualification cycle is defined as the first day of the month through the last day of the month. 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.

For Nalu Checking accounts, you will receive 5.00% cash back on up to \$400.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the month. A maximum of \$20.00 cash back may be earned per month. The amount of the cash back reward may change monthly as determined by the Credit Union's Board of Directors. Cash back earned will be

deposited to your Nalu Checking account on the last day of the month. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward. One Nalu Checking account with Anuenue Savings account is allowed per member.

3. ANUENUE SAVINGS ACCOUNTS. The Anuenue Savings account is a tiered rate account and is available only to holders of a Nalu Checking account. If you meet the minimum qualification requirements for your Nalu Checking 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 \$20,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from \$20,000.01 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 Nalu Checking account, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Anuenue Savings account.

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

5. 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.

6. 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 all 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.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Primary Savings accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Primary Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. 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 each day. 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.

8. ACCOUNT LIMITATIONS — For Primary Savings, Secondary Savings, Anuenue Savings, and Money Market 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, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to your Primary Savings on or after October 1 and the account will remain open. For Non Dividend Bearing Savings, Anuenue Savings, IRA, Checking and Nalu Checking accounts, no account limitations apply.

9. 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.

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

Par Value of One Share	\$5.00
Number of Shares Required	1
Membership Fee	\$1.00

11. RATES — The rates provided in or with the Rate Schedule are accurate as of the last dividend declaration 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.

12. FEES — See separate Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

