TRUTH-IN-SAVINGS DISCLOSURE

STARTER SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $100.00.

You must maintain a minimum daily balance of $100.00 in your account each day to obtain the disclosed annual percentage yield.

Par value of a share: $5.00

Monthly service charge - This account must maintain an aggregate deposit balance of $100.00, or this share starter savings account will be subject to a monthly relationship charge as disclosed in the Service Charge Schedule.

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. Fees charged to the account may reduce earnings.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

TEEN CHECKING ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is $50.00.

Age requirement:

You are between the age of 15-19. Upon exceeding the maximum age limit, your account will be transitioned to the Stress-Free Checking account as of the end of the month the maximum age limit has been reached.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Teen Checking is a consumer checking account and not available for Business accounts.

HIDEAWAY SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open and maintain this account is $20.00.

You must maintain a minimum daily balance of $100.00 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 place noncash items (for example, checks) to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Fees and charges:

The excessive withdrawal charge for each withdrawal in excess of three per calendar year is disclosed in the Service Charge Schedule.

HOLIDAY SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly.

Effect of closing an account - If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open and maintain this account is $20.00.

You must maintain a minimum daily balance of $100.00 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 place noncash items (for example, checks) to your account.

Transaction limitations:

You may make unlimited additions into your account.

You may make withdrawals of principal from your account before maturity. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

You can only withdraw dividends credited in the term before maturity of that term. You can withdraw dividends anytime during the term of crediting after they are credited to your account.

Time requirements - Your account will mature October 31.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty we may impose for each withdrawal prior to maturity on October 31 is disclosed in the Service Charge Schedule.

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. Your funds will be mailed to you at the address of record or placed in an account you designate on the first business day following the date of maturity.

Each renewal term will be the same as the original term, beginning on the maturity date. Dividends will be calculated on the same basis as during the original term.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdrawal penalty.

IRA SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The

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dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $100.00.

You must maintain a minimum daily balance of $100.00 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 place noncash items (for example, checks) to your account.

Transaction limitations:

You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or similar order to a third party.

Notice - Standard IRS regulations apply. Consult your tax advisor.

STRESS-FREE CHECKING ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is $50.00.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Stress-Free Checking is a consumer checking account and not available for Business accounts.

DIRECT INTEREST CHECKING ACCOUNT

Account Requirements:

Account must receive a direct deposit, ACH credit or debit monthly.

Direct Interest Checking is a consumer checking account and not available for Business accounts.

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $50.00.

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. Fees charged to the account may reduce earnings.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

ELEVATED INTEREST CHECKING ACCOUNT

Elevated Interest Checking is a consumer checking account and not available for Trust, Estate, Guardianship or Business accounts

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $50.00.

Monthly service charge - The average daily balance each month must be $5,000.00 or more or the account will be subject to the monthly service charge disclosed in the Service Charge Schedule. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the month.

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. Fees charged to the account may reduce earnings.

Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

CHAMPION CHECKING ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

The minimum balance required to open this account is $50.00.

Monthly service charge - Monthly service charges are disclosed in the Service Charge Schedule.

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 place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Champion Checking is a consumer checking account and not available for Trust, Estate, Guardianship or Business accounts.

MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $1,000.00.

Monthly service charge - The average daily balance each month must be $1,000.00 or more or the account will be subject to the monthly service charges disclosed in the Service Charge Schedule.

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.

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Accrual of dividends on noncash deposits - Dividends will begin to accrue on the business day you place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. Your seventh check will be returned unpaid. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

PREMIUM MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $10,000.00.

Monthly service charge - The average daily balance each month must be $10,000.00 or more or the account will be subject to the monthly service charges disclosed in the Service Charge Schedule.

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 place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. Your seventh check will be returned unpaid. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

PRESTIGE MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $50,000.00.

Monthly service charge - The average daily balance each month must be $50,000.00 or more or the account will be subject to the monthly service charges disclosed in the Service Charge Schedule.

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 place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. Your seventh check will be returned unpaid. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

PREMIER MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $100,000.00.

Monthly service charge - The average daily balance each month must be $100,000.00 or more or the account will be subject to the monthly service charges disclosed in the Service Charge Schedule.

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 place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. Your seventh check will be returned unpaid. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

TIERED MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every week. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $1,000.00.

Monthly service charge - The average daily balance each month must be $1,000.00 or more or the account will be subject to the monthly service charges disclosed in the Service Charge Schedule.

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 place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check, draft, debit card, or similar order to a third party. Your seventh check will be returned unpaid. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

HSA SAVINGS ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

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Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

If you close your account before dividends are paid, you will not receive the accrued dividends.

Minimum balance requirements:

You must maintain a minimum daily balance of $100.00 in your account each day to obtain the disclosed annual percentage yield.

Par value of a share: $5.00

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 place noncash items (for example, checks) to your account.

Transaction limitations:

No transaction limitations apply to this account unless otherwise stated in the Common Features section.

Notice - Standard IRS regulations apply. Consult your tax advisor.

HSA CHECKING ACCOUNT

Minimum balance requirements:

The minimum balance required to open this account is $50.00.

Transaction limitations:

All purchases and withdrawals made by check or Visa® Debit Card are considered normal distributions from your Health Savings Account. Although Financial Center First Credit Union only restricts the usage of this card at automated fuel pumps, the IRS assesses a 20% penalty for non-qualified HSA withdrawals. No other transaction limitations apply to this account unless otherwise stated in the Common Features section.

Monthly service charge - Monthly service charges are disclosed in the Service Charge Schedule.

Notice - Standard IRS regulations apply. Consult your tax advisor.

HSA TIERED MONEY MARKET ACCOUNT

Rate Information:

The dividend rate and annual percentage yield may change every week. We may change the dividend rate for your account as determined by the credit union board of directors.

Compounding and crediting - Dividends will be compounded every month. Dividends will be credited to your account every month.

Dividend period - For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example above is January 31.

Minimum balance requirements:

The minimum balance required to open this account is $1,000.00.

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 place noncash items (for example, checks) to your account.

Transaction limitations:

During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. Your fourth check will be returned unpaid. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

COMMON FEATURES

Bylaw requirements:

If you do not complete payment of one share in a savings account within two months of admission to membership, or within two months of the increase in the par value of one share, you may be terminated from membership immediately.

If the balance in a savings account falls below the par value of one share, and you do not increase the balance to at least the par value of one share within two months of the reduction, you may be terminated from membership at the end of the two month period.

The par value of a share is $5.00.

Fees charged to the account may reduce earnings.

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 demand deposit, or from any other savings deposit 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 and Excess Share Insurance - Member accounts in this credit union are insured by Excess Share Insurance and federally insured by the National Credit Union Share Insurance Fund.

Please refer to our separate Service Charge Schedule for additional information about fees.

LOYALTY REWARDS

Loyalty Rewards are available to eligible members that are in good standing. Reward points will be calculated each month and based upon activity on aggregated eligible accounts as of the last day of the prior month. Accounts will be aggregated according to the owner's, joint owner's, trustee's, or co-borrower's Social Security Number or Tax Identification Number. Businesses or other entities are not eligible for the Loyalty Rewards program. Member and account eligibility in addition to additional restrictions that may apply is disclosed in the Loyalty Rewards Program Disclosure. The Loyalty Rewards Program is subject to change without notice.

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NCUA

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06/24

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