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## TRUTH-IN-SAVINGS DISCLOSURE – SHARE AND SHARE DRAFT ACCOUNTS

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The rates, fees and terms applicable to your account at the Credit Union are set forth in the separate Rate Sheet provided with this Truth-in-Savings Disclosure.  
 The Credit Union may offer other rates for these accounts from time to time.

| 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 APY | Balance<br>Method to<br>Calculate<br>Dividends |  |
| Primary Share  | Refer to Rate Sheet                                | Monthly                 | Monthly               | Monthly<br>(Calendar) | \$5.00                        | —   | \$500.00  | Daily<br>Balance                               | —  |
| Kasasa Saver<br>(See Section 2)  |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | —                             | —   | —   | Daily<br>Balance                               | —  |
| Secondary Share  |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | —                             | —   | \$500.00  | Daily<br>Balance                               | —  |
| Polar Bear   |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | \$5.00                        | —   | —   | Daily<br>Balance                               | —  |
| Teen Vision  |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | \$5.00                        | —   | —   | Daily<br>Balance                               | —  |
| Club Accounts  |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | —                             | —   | —   | Daily<br>Balance                               | Account withdrawal<br>limitations apply. |
| IRA Share Savings  |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | \$25.00                       | —   | \$25.00   | Daily<br>Balance                               | —  |
| Share Draft / Student<br>Checking  |  | —                       | —                     | —                     | \$10.00                       | —   | —   | —  | —  |
| Interest Checking  |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | \$10.00                       | \$500.00  | \$500.00  | Daily<br>Balance                               | —  |
| Kasasa Cash<br>(See Section 2)   |  | Monthly                 | Monthly               | Monthly<br>(Calendar) | \$10.00                       | —   | —   | Daily<br>Balance                               | —  |
| Kasasa Checking<br>Kasasa Cash Back<br>Kasasa Eats Checking<br>Kasasa Play Checking<br>(See Section 2) |  | —                       | —                     | —                     | \$10.00                       | —   | —   | —  | —  |

## 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 Primary Share, Secondary Share, Polar Bear, Teen Vision, Holiday Club, Vacation Club, Summer Club, IRA Share Savings, Interest Checking, Kasasa Saver, and Kasasa Cash 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 rates and yields as of the last dividend declaration date that is set forth in the Rate Sheet. Primary Share, Secondary Share, Horizons Account, Cash Management, and Interest Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the separate Rate Sheet. 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 Kasasa Saver and Kasasa Cash accounts are tiered rate accounts. Please refer to section 2 for additional details about these accounts.

**2. KASASA ACCOUNTS** — For all Kasasa accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 15 debit card purchases that post and settle your account; 2) have one ACH debit or credit, direct deposit, or bill payment settle to your account; 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as one day prior to the first banking day of the current statement cycle through one day prior to the last banking day of the current statement cycle. 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, purchases made with debit cards not issued by our Credit Union.

**Kasasa Checking Accounts.** Standard "Kasasa Checking" receives up to \$5 in monthly refunds of ATM fees. For other checking rewards accounts, that includes Cash, Cash Back, Eats and Play, we will refund up to \$20.00 (max. \$4.99 per single transaction) in monthly fees. An ATM receipt must be provided for any ATM fee of \$4.99 or greater to receive the refund. ATM refunds will be paid on the last day of the month. If you have a Kasasa Saver account, dividends, cash back and ATM fees refunded to you will automatically be transferred to your Kasasa Saver account; in that event, dividends will not compound in the Kasasa Cash account. If you do not have a Kasasa Saver account, dividends, cash back and ATM fees reimbursed will remain in your checking account. If you do not meet all of the minimum qualification requirements you will not earn cash back and ATM fees will not be refunded to you.

**Kasasa Saver and Kasasa Cash.** Your initial enrollment is required to activate Cash rewards. One Kasasa Saver and/or Kasasa Cash account per social security/tax identification number. The Kasasa Saver and Kasasa Cash accounts are a tiered rate accounts. Kasasa Saver is available only to holders of a Kasasa Rewards Checking account. If you meet the minimum qualification requirements for your Kasasa Rewards Checking account during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the separate Rate Sheet will apply if your balance is \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account on the separate Rate Sheet will apply if your balance is from \$25,000.01 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 Kasasa Rewards Checking account, the third dividend rate and annual percentage yield as listed in the separate Rate Sheet will apply to the entire balance in your Kasasa Saver account.

**Kasasa Cash Back - Rewards.** Your initial enrollment is required to activate rewards. One Kasasa Cash Back account per social security/tax identification number. For Kasasa Cash Back accounts, you will receive 3.00% cash back on up to \$300.00 (max of \$9 per month) in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle.

**Kasasa Eats Checking- Rewards.** Your initial enrollment

is required to activate rewards. One Kasasa Eats Checking account per social security/tax identification number. Earn 6.00% cash back up to \$200.00 (max of \$12 per month) in PIN- based/signature-based debit card purchases at select grocery stores and delivery services that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. For a complete list of participating stores and delivery services please contact the Credit Union or go to HNCU.org.

**Kasasa Play Checking - Rewards.** Your initial enrollment is required to activate rewards. One Kasasa Play Checking account per social security/tax identification number. Earn up to \$15 cash back monthly on PIN- based/signature-based debit card purchases at select music, video, gaming, and other select streaming services that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. To see a complete list of participating music, video, gaming, and other select streaming services please contact the Credit Union or go to HNCU.org.

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

**4. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated above. 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.

**5. ACCURAL 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

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth above. For the Interest Checking account, 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 Fee Schedule. For Primary Share, Secondary Share, IRA Share Savings, and Interest Checking 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 separate Rate Sheet. For accounts using the daily balance method as stated in the Rate Sheet dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS** — For all Club accounts if you withdraw from your Holiday Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Holiday Club accounts, the entire balance will be transferred to another account of yours on or after November 1 and the account will remain open. For Vacation Club accounts, the entire balance will be transferred to another account of yours on or after May 1 and the account will remain open. For Summer Club accounts, the entire balance will be transferred to another account of yours on or after July 1 and the account will remain open. If you withdraw from your Summer Club account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Primary Share, Secondary Share, Polar Bear, Teen Vision, IRA Share Savings, Share Draft, Student Checking, and Interest Checking, Kasasa Saver, Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes accounts, no account limitations apply.

**8. 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 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 Fee Schedule.

**9. 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            | \$5.00 |

**10. RATES** — The rates provided in or with the Rate Sheet are accurate as of the last stated effective date. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

