Superior CREDIT UNION

TRUTH IN SAVINGS - RATE & FEE SCHEDULE

The rates and terms applicable to your account at the Credit Union are provided in this Rate and Fee Schedule. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 10/01/2026

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	
Share/Savings Account	.050%/.05%	Quarterly	Quarterly	Calendar Quarter	$5.00	—	$300.00	Daily Balance	—
Share Club Account	.050%/.05%	Quarterly	Quarterly	Calendar Quarter	—	—	$300.00	Daily Balance	—
SafetyNet Savings	.250%/.25%	Quarterly	Quarterly	Calendar Quarter	—	—	—	Daily Balance	—
CU Saves IRA Share	.250%/.25%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
IRA Share/Savings Account	2.227%/2.25% 2.472%/ 2.50% 2.716%/ 2.75%	Monthly	Monthly	Calendar Month	—	—	$300.00	Daily Balance	—
Superior Money Max Account	2.227%/2.25% 2.472%/ 2.50% 2.716%/ 2.75%	Monthly	Monthly	Calendar Month	$2,500.00	$2,500.00	$2,500.00	Daily Balance	—
Standard Share Checking Account	0.00/0.00	—	—	—	—	—	—	—	—
Health Savings Checking Account	2.227%/2.25% 2.472%/ 2.50% 2.716%/ 2.75%	Monthly	Monthly	Calendar Month	—	—	—	Daily Balance	—
iChecking Account	1.982%/2.00% 2.227%/2.25% 2.472%/ 2.50%	Monthly	Monthly	Calendar Month	$2,500.00	$1,000.00	$2,500.00	Daily Balance	—
Basic Checking	0.00/0.00	—	—	—	—	—	—	—	—
KChecking	0.00/0.00	—	—	—	—	—	—	—	—
YChecking	0.00/0.00	—	—	—	—	—	—	—	—
Ohio Homebuyer Plus	5.841%/6.00%	Monthly	Monthly	Calendar Month	$500.00	$500.00	$500.00	Daily Balance	See Pages 5

Superior CREDIT UNION

TRUTH IN SAVINGS - RATE & FEE SCHEDULE

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Effective Date: 10/01/2026

FEE SCHEDULE

Checking Account Fees

MemberPROTECT	$3.95	per item
Overdraft Transfer fee	$3.00	per item*
NSF fee	$20.00	per item**
Courtesy Pay fee	$20.00	per item*
Basic Checking	$2.00	per month
Stop Payment fee	$20.00	per item
Check Printing fee	Prices may vary depending upon style	
Check Copy fee	$5.00	per item
Non-Personal Share Checking Account Service fee	$6.00	per month
Non-Personal Premium Checking Account Service fee	$6.00	per month

Other Service Fees (applicable to all accounts)

Account Reconciliation fee	$15.00	per hour
Escheatment fee	$25.00	per acct.
Statement Copy fee	$1.00	per copy
Deposited Item Return fee	$10.00	per item
Wire Transfer (incoming) fee	$25.00	per transfer
Wire Transfer (outgoing) fee	$25.00	per transfer
Wire Transfer (foreign) fee	$50.00	per transfer
Money Order fee	$1.00	per money order
Inactive Account fee	$5.00	per month after two (2) years***
Account Closure fee	$25.00	if closed within 90 days of open
Foreign Check Collection fee	$10.00	minimum
Teller Check fee	$2.00	each check
Fax fee	$3.00	, limit 4 pages
Tax Levy Processing fee	$25.00	per order
Garnishment Processing fee	$25.00	per order
Expedite Card fee	variable	per item
Card Replacement fee	$5.00	per card
Phone Payment (TEL)	$3.95	
Checking below min Bal	$5.00	per month
Return Mail fee	$5.00	per return
Deposit Verification fee	$5.00	per request
Share minimum balance fee	$5.00	per month
Child Support Bill Pay fee	$1.25	per month

Electronic Funds Transfer Fees

Instant Payments fee	$2.00
Nonproprietary ATM Withdrawal/Transfer fee	$0.50
Business Deposit Stamp	$3.00
ATM Transfer fee	Free for Members
Notary	Free for Members
Coin Counting Machine	8.00% for non-members
	8.00% for non-members

Safe Deposit Box Fees

Annual Rental

Size	Fee
3 x 5	$15.00
3 x 10	$25.00
4 x 5	$15.00
5 x 5	$20.00
5 x 10	$35.00
10 x 10	$35.00
Drilling of Box fee:	$400.00

Credit Union Membership

Membership Share:	$5.00	par value

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. If you have any questions or require current rate and fee information on your accounts please call the Credit Union.

*Fee applies when overdraft is created by check, ATM or ITM withdrawal, or other electronic means.

**Item is each time there is a presentment for payment. One charge may be presented for payment multiple times and is an item each time.

*** Fee applies to memberships that are inactive for 24 months or more and have an actual balance of less than $100.

Superior CREDIT UNION
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Fax (419) 227-5258

TRUTH-IN-SAVINGS DISCLOSURE - CONSUMER

The Truth-in-Savings Act (TIS) is a section of the Federal Deposit Insurance Corporation Improvement Act of 1991. The National Credit Union Administration is charged with enforcing this Act, which applies to all credit unions.

The purpose of TIS is to promote and simplify comparisons among accounts at all financial institutions. TIS enables consumers to make informed choices/comparisons among competing claims of financial institutions by requiring disclosure of the interest rates payable on these accounts and the fees assessable against these accounts.

It is the intent of Superior Credit Union to maintain compliance with this federal law pertaining to disclosure of the terms and conditions of all savings programs. The following disclosure information illustrates the various savings alternatives available to members of Superior Credit Union.

The Rate Schedule sets forth certain conditions, rates, fees, and charges applicable to your accounts at Superior Credit Union as of **October 1, 2026**. The Rate Schedule is incorporated as part of this disclosure. If you have any questions regarding any of the accounts offered at Superior Credit Union, please call a member service representative.

SHARE SAVINGS ACCOUNT(S)

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:
Dividends will be compounded every quarter and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:
For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 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 March 31. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **Share Savings Account(s**):
The minimum required to open this account is $5.00, being the par value of one share in this Credit Union. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $300.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

SHARE CLUB ACCOUNT(S)

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:
Dividends will be compounded every quarter and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:
For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 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 March 31. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **Share Club Account(s**):
There is no minimum opening deposit required for this account. The minimum daily balance required to maintain this account and receive the disclosed interest rate is $300.00. You must maintain a minimum balance of $300.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

SAFETY/NET SAVINGS ACCOUNT(S)

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:
Dividends will be compounded every quarter and will be credited to your account quarterly. Dividends will be earned daily for each day on which the account balance equals or exceeds the minimum daily balance requirements for this account.

Dividend Period:
For this account type, the dividend period is quarterly, for example the beginning date of the first dividend period of the calendar year is January 1 through March 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 March 31. If you close your account before accrued dividends are credited, you will not receive the accrued dividends. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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Minimum Balance Requirements for **Safety/Net Savings Account(s**):
There is no minimum opening deposit required for this account. There is no minimum daily balance required to maintain this account and receive the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

CU SAVES IRA SHARE ACCOUNT(S)

Dividend Rate Information:
The dividend rate and annual percentage yield may change every dividend period, as determined by the credit union board of directors.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

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 through 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 prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **CU Saves IRA Share Account(s**):
There is no minimum opening deposit required for this account. There is no minimum daily balance required to maintain this account and receive the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

IRA SHARE/SAVINGS ACCOUNT(S)

Tiered Rate Dividend Information:
This tiered dividend rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

Scheduled Tier Rates	**Daily Balance**
TIER RATE 1	$300.00 to $24,999.99
TIER RATE 2	$25,000.00 to $99,999.99
TIER RATE 3	$100,000.00 and more

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $300.00 to $24,999.99, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Tier 2 - As of the last dividend declaration date, if your daily balance was $25,000.00 to $99,999.99, the dividend rate paid on the entire balance in your account would be the Tier 2 rate.

Tier 3 - As of the last dividend declaration date, if your daily balance was $100,000.00 and more, the dividend rate paid on the entire balance in your account would be the Tier 3 rate.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

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 through 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 prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **IRA Share/Savings Account(s):**
There is no minimum opening deposit required for this account. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $300.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

SUPERIOR MONEY MAX ACCOUNT(S)

Tiered Rate Dividend Information:
This tiered dividend rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

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Scheduled Tier Rates	Daily Balance
TIER RATE 1	$2,500.00 to $24,999.99
TIER RATE 2	$25,000.00 to $99,999.99
TIER RATE 3	$100,000.00 and more

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $2,500.00 to $24,999.99, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Tier 2 - As of the last dividend declaration date, if your daily balance was $25,000.00 to $99,999.99, the dividend rate paid on the entire balance in your account would be the Tier 2 rate.

Tier 3 - As of the last dividend declaration date, if your daily balance was $100,000.00 and more, the dividend rate paid on the entire balance in your account would be the Tier 3 rate.

Dividend 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 monthly and will be credited to your account monthly.

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 through 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 prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **Superior Money Max Account(s):**
The minimum required to open this account is $2,500.00. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $2,500.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements to Avoid Service Fee for **Superior Money Max Account(s):**
There is a minimum daily balance required of $2,500.00 each day to avoid a service fee.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

STANDARD CHECKING ACCOUNT(S)

Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a **Standard Share Checking Account(s):**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure or in the Membership Account Terms and Conditions.

kCHECKING ACCOUNT(S)

Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a **kChecking Account(s):**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure or in the Membership Account Terms and Conditions.

yCHECKING ACCOUNT(S)

Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a y**Checking Account(s):**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure or in the Membership Account Terms and Conditions.

HEALTH SAVINGS CHECKING ACCOUNT(S)

Tiered Rate Dividend Information:
This tiered dividend rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

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Scheduled Tier Rates	Daily Balance
TIER RATE 1	$300.00 to $24,999.99
TIER RATE 2	$25,000.00 to $99,999.99
TIER RATE 3	$100,000.00 and more

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $300.00 to $24,999.99, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Tier 2 - As of the last dividend declaration date, if your daily balance was $25,000.00 to $99,999.99, the dividend rate paid on the entire balance in your account would be the Tier 2 rate.

Tier 3 - As of the last dividend declaration date, if your daily balance was $100,000.00 and more, the dividend rate paid on the entire balance in your account would be the Tier 3 rate.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

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 through 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 prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **Health Savings Checking Account(s):**
There is no minimum opening deposit required for this account. There is no minimum daily balance required to maintain this account and receive the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

ICHECKING ACCOUNT(S)

Tiered Rate Dividend Information:
This tiered dividend rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

Scheduled Tier Rates	Daily Balance
TIER RATE 1	$2,500.00 to $24,999.99
TIER RATE 2	$25,000.00 to $99,999.99
TIER RATE 3	$100,000.00 and more

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $2,500.00 to $24,999.99, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Tier 2 - As of the last dividend declaration date, if your daily balance was $25,000.00 to $99,999.99, the dividend rate paid on the entire balance in your account would be the Tier 2 rate.

Tier 3 - As of the last dividend declaration date, if your daily balance was $100,000.00 and more, the dividend rate paid on the entire balance in your account would be the Tier 3 rate.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

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 through 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 prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **iChecking Account(s):**
The minimum required to open this account is $2,500.00. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $2,500.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements to Avoid Service Fee for **iChecking Account(s):**
There is a minimum daily balance required of $1,000.00 each day to avoid a service fee.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure.

BASIC CHECKING ACCOUNT(S)

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Dividend Information:
No dividends are paid on this account.

Minimum Balance Requirements for a **Basic Checking Account(s):**
There is no minimum deposit required to open this account and no minimum balance required to maintain this account.

Transaction Limitations:
No transaction limitations apply to this account unless otherwise stated in the Common Features section of this Disclosure or in the Membership Account Terms and Conditions.

OHIO HOMEBUYER PLUS ACCOUNT(S)

Tiered Rate Dividend Information**:**
This tiered dividend rate and annual percentage yield may change each calendar month, as determined by the Credit Union board of directors. The tier Dividend rate will apply to the entire account balance once the account balance reaches or decreases, *as of the last dividend declaration date*, to the corresponding Daily Balance for the tier.

Scheduled Tier Rates	Daily Balance
TIER RATE 1	$500.00 to $100,000.00

For Example:

Tier 1 - As of the last dividend declaration date, if your daily balance was $500.00 to $100,000.00, the dividend rate paid on the entire balance in your account would be the Tier 1 rate.

Compounding and Crediting:
Dividends will be compounded monthly and will be credited to your account monthly.

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 through 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 prior to payment of a dividend, you will not receive any accrued dividend. The Dividend Period begins on the first calendar day of the period and ends on the last calendar day of the period.

Daily Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Minimum Balance Requirements for **Ohio Homebuyer Plus Account(s):**
The minimum required to open this account is $500.00. To obtain the annual percentage yield disclosed, you must maintain a minimum balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. If you close your account prior to payment of a dividend, you will not receive any accrued dividend.

Minimum Balance Requirements to Avoid Service Fee for **Ohio Homebuyer Plus Account(s):**
There is a minimum daily balance required of $500.00 each day to avoid a service fee.

Transaction Limitations:
For Ohio Homebuyer Plus, your account will mature after five years unless used for an Ohio home purchase as indicated on your disclosures. For Ohio Homebuyer Plus, the account limit has a maximum amount of $100,000.

COMMON FEATURES

All accounts offered by Superior Credit Union share several common features. These features are:

Membership:
You must complete purchase of a $5.00 par value share in the credit union (par value of one share is $5.00) and be a member in good standing. If the balance in your Share Savings Account decreases below $5.00, the Credit Union may, at its option, apply fees according to the separate Rate & Fee Schedule or close your account.
We reserve the right to suspend services to a member who is not in good standing, which include, but are not limited to, members who: (i) are delinquent on any loan with this Credit Union; (ii) have a Share Savings balance of less than a $5.00 minimum; (iii) have caused any financial loss to this Credit Union; (iv) have any unresolved Non-Sufficient Fund Checks outstanding, whether in regard to a deposit or otherwise; (v) have not paid the Credit Union any fees or costs owing to it; or (vi) have a negative balance in any account.

Minimum Balance Accounts:
For the Superior Money Max Account, IChecking Account and Ohio Homebuyer Plus account, you must maintain the specified minimum daily balance to avoid closure. If the account balance is reduced below the minimum daily balance required to earn the minimum disclosed APY, the account will be closed, and the funds transferred to your Share Savings Account and will earn the APY applicable to the Share Savings Account. For the Share/Savings Account, if the minimum balance is not maintained each day of that monthly account period, the account may be closed by the Credit Union.

Rates and Tiered Rates:
For the current dividend rate and corresponding APY, refer to the Dividend Rate Sheet on our website or ask us for the dividend rate sheet and is hereby incorporated by this reference to this disclosure.

Fee for Overdrawing Accounts:
Fees for ATM and one-time debit card transaction, as well as fees for each check you write, Debit Card withdrawals, Debit Card point of purchases, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction drawn on insufficient funds, or an item transaction, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the overdraft protection 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 disclosed in the Credit Union Rate & Fee Schedule for the member's opt-in choice for overdraft protection and the charges.
If you consent to the Credit Union's overdraft protection plan, this means you want the Credit Union to approve and pay your everyday debit card transactions, at our discretion, when you don't have enough money available (this includes available funds in your linked Overdraft Protection account, if enrolled). Fees may apply as per our separate Rate & Fee Schedule.

Nature of Dividends:
Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

Accrual of Dividends on Noncash Deposits:

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Dividends will begin to accrue on the business day you deposit noncash (e.g. checks) into your account.

National Credit Union Deposit Insurance:
The National Credit Union Share Insurance Fund federally insures member accounts up to $250,000.00.

Transaction Limitations:
We reserve the right to at any time require not less than seven days' written notice, nor more than 60 days' written notice before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Federal Reserve Regulation D.

Fees:
Please refer to our separate Rate & Fee Schedule for additional information fees that may apply to your account.

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