communitychoice credit union
CommunityChoice.com|877.243.2528

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE
Monthly: 09/01/2025 Annually:

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	
☐ **Choice Savings Share / Choice Goals**	$100.00 to $9,999.99 0.01% / 0.01% $10,000.00 to $24,999.99 0.05% / 0.05% $25,000.00 to $49,999.99 0.10% / 0.10% $50,000.00 to $99,999.99 0.15%/ 0.15% $100,000 to $249,999.99 0.25% / 0.250% $250,000 to $499,999.99 0.40% / 0.3999% $500,000 or greater 0.50% / 0.499	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$100.00	Daily Balance, Choice Savings aggregated with Choice Goals	Account transfer and withdrawal limitations apply.
☐ **Captain Choice / My Choice Share**	$5.00 to $500.00 1.00% /0.995% $500.01 to $9,999.99 0.01% / 0.01% $10,000.00 to $24,999.99 0.05% / 0.05% $25,000.00 to $49,999.99 0.10% / 0.10% $50,000.00 to $99,999.99 0.15%/ 0.15% $100,000 to $249,999.99 0.25% / 0.250% $250,000.00 to $499,999.99 0.40% / 0.3999% $500,000 or greater 0.50% / 0.499	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$5.00	Daily Balance, Choice Savings aggregated with Choice Goals	Account transfer and withdrawal limitations apply.

© CUNA Mutual Group 2008, 2010, 11, 2020 All Rights Reserved DMINR3 (114522)-e

☐ **Choice Checking**	$2,500.00 to $9,999.99 0.10% / 0.10% $10,000.00 to $24,999.99 0.25% / 0.25% $25,000.00 to $49,999.99 0.50% / 0.50% $50,000.00 to $99,999.99 2.00% / 2.00% $100,000.00 to $249,999.99 2.25% / 2.25% $250,000.00 to $499,999.99 2.50% / 2.50% $500,000.00 or greater 2.75% / 2.75%	Monthly	Monthly	Monthly (Calendar)	$2,500.00	—	$2,500.00	Daily Balance	—
☐ **Extended Insurance**	$250,000.01 to $4,999,999.99 2.372% / 2.398% $5,000,000.00 or greater 2.616% / 2.648%	Monthly	Monthly	Monthly (Calendar)	—	—	$250,000.01	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 Choice Savings Share, My Choice Share, Daily Share, Captain Choice Share, Daily IRA, Choice Checking, and Extended Insurance accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. Choice Savings Share, My Choice Share, Daily Share, Captain Choice Share, Choice Checking, and Extended Insurance accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Choice Checking and Extended Insurance 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. For Captain Choice Share, and My Choice Share accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

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

3. 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.

4. 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 Prime Share, My Choice Share, Daily Share, Daily IRA, Captain Choice Share, Choice Checking, and Extended Insurance accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Choice Savings Share 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 Choice Savings Share, My Choice Share, Daily IRA, Captain Choice Share, Choice Checking, and Extended Insurance 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.

6. ACCOUNT LIMITATIONS — For Choice Savings Share, My Choice Share, Daily Share, Daily IRA, and Captain Choice Share 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 Choice Checking, if 3 or more consecutive months of uncollected service fees are placed on the Choice Checking share, it will automatically convert to Basic Checking. For Basic Checking, Choice Checking and Extended Insurance accounts, no account limitations apply.

7. 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.

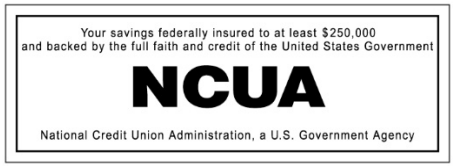
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services 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.

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

Par Value of One Share	$5.00
Number of Shares Required	1

9. 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.

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



communitychoice credit union

CommunityChoice.com|877.243.2528

TRUTH-IN-SAVINGS DISCLOSURE

MATURITY DATE: **EFFECTIVE DATE:** 9/01/2025

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

	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
☐ **Share Certificate**		Fixed Rate	$500.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	0.100%/0.100%								
6 Month	0.150%/0.150%								
1 Year	0.250%/0.250%								
2 Year	0.300%/0.300%								
3 Year	0.350%/0.349%								
4 Year	0.400%/0.399%								
5 Year	0.500%/0.499%								
☐ **IRA Certificate**		Fixed Rate	$100.00	Monthly	Monthly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
6 Month	0.150%/0.150%								
1 Year	0.250%/0.250%								

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 term 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 are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Prime Share 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 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.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account before accrued dividends are credited, you will not receive the accrued dividends.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

©TruStage Compliance Solutions 1993, 2003, 07, 08, 10, 2023

a. Amount of Penalty. For Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account and the dividend on the amount withdrawn. Partial withdrawals are allowed. The penalty schedule is as follows:

Terms of less than 6 months	30 days' dividends
Terms of longer than 6 months and less than 1 year	60 days' dividends
Terms of 1 year	90 days' dividends
Terms of longer than 1 year	180 days' dividends

For IRA Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account and the dividend on the amount withdrawn. Partial withdrawals are allowed. The penalty schedule is as follows:

Terms of less than 6 months	30 days' dividends
Terms of longer than 6 months and less than 1 year	60 days' dividends
Terms of 1 year	90 days' dividends

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

10. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

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

Par Value of One Share	$5.00
Number of Shares Required	1

