

# Our Rates and Truth-in-Savings 2026 Youth 12 Month Relationship Certificate



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This "Our Rates & Truth in Savings" disclosure explains current terms and rates applicable to the Special Certificate. Each owner on an account agrees to the terms described in this disclosure and acknowledges that it is a part of the Member Service Agreement (MSA).

## 2026 – Youth 12 Month Relationship Rewards Certificate

Effective Date:	Dividend Rate	Annual Percentage Yield (APY)	Minimum Opening Balance/ Max Opening Balance	Minimum Balance to Earn APY	Minimum Balance to Avoid a Fee	Dividends Compounded & Credited	Dividend Period
04/01/2026							
Relationship Rewards Certificate	9.569%	10.00%	\$500.00 Min \$1500 Max	\$500.00	N/A	Monthly	Monthly
Relationship Rewards Certificate + Active Checking Account	18.371%	20.00%	\$500.00 Min \$1500 Max	\$500.00	N/A	Monthly	Monthly
Relationship Rewards Certificate + Active Checking Account + Open Loan Account	26.525%	30.00%	\$500.00 Min \$1500 Max	\$500.00	N/A	Monthly	Monthly

\*Promotional offer subject to change at any time.

### Truth in Savings Disclosures

The following terms apply to the Special Certificate you have with us.

#### 1. Rate Information

The Relationship Rewards Dividend Rate and Annual Percentage Yield (APY) on the account are set forth above. The Dividend Rate and Annual Percentage Yield are the prospective rates as of the effective date shown above. The APY assumes that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

This account is a **12-month Share Certificate** with a **variable dividend rate and Annual Percentage Yield (APY)** that may **increase or decrease** monthly based on the primary and/or joint member's relationship with the credit union. Relationship qualifications are determined by a monthly review ("lookback") of account activity.

##### a. Relationship Qualifications

The dividend rate and corresponding APY for this account are variable and may change monthly during the 12-month term. If you do not meet the requirements for a relationship-based rate during a given month, the **standard rate of 10.00% APY** will apply.

##### Standard Dividend Rate / APY: 10.00% APY

Depending on your account relationship(s) during the applicable month, you may qualify for one of the following rates:

##### Checking Account Relationship Rate:

**20.00% APY** applies if the joint owner of the membership has an open checking account with an average daily balance of \$100.

##### Checking Account AND an open Loan Relationship Rate:

**30.00% APY** applies if the joint owner of the membership has an open checking account with an average daily balance of \$100 **AND** the joint owner has an open consumer loan.

##### b. Relationship Qualification and Lookback Method.

The credit union uses a **monthly lookback method** to determine the applicable dividend rate:

Relationship qualifications are evaluated independently at the end of each month and **do not carry forward** to future months. Qualifications for rate are determined monthly, on the last day of the month.

#### 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. Compounding and Crediting

Dividends will be compounded and credited as identified above. For dividend bearing accounts 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

Dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to an account you have with us. If you terminate the account before accrued dividends are credited, accrued dividends will not be paid.

#### 5. Balance Information

The minimum balance required to start each account and earn the stated Annual Percentage Yield is set forth above. If you do not maintain the minimum balance, you will not earn the stated Annual Percentage Yield. Dividends are calculated using the Daily Balance method, which applies a daily periodic rate to the balance in the account each day.

#### 6. Special Certificate Account Features

##### a. Account Limitations

After you start the account, you may not make additional deposits to a Certificate Account. There is a limit of one 2026 Youth Month Relationship Rewards per primary owners SSN. Not Eligible on Business, IRA, or H.S.A products. To qualify for youth Share Certificate the Primary owner must be 0-17 years and have a qualified joint owner

##### b. Maturity

The Certificate Account you have with us will mature on the maturity date identified on your Account Receipt or Renewal Notice.

**c. Early Withdrawal Penalty**

We may impose a penalty if you withdraw any of the principal of the Certificate Account before the maturity date.

**1) Amount of Penalty.** The amount of the penalty depends on the term of the certificate. If the certificate term is 12 months or less, the penalty will equal 90 days' dividends on the amount withdrawn. If the certificate term is more than 12 months, the penalty will equal 180 days' dividends on the amount withdrawn.

**2) How the Penalty Works.** The penalty is calculated as a forfeiture of dividends that have been or would be earned. If sufficient dividends have not been earned, or have already been withdrawn, the penalty will reduce the principal balance.

**3) 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: when an owner on an account dies or is determined legally incompetent by a court or other body of competent jurisdiction.

**d. Renewal Policy**

This Special Certificate will automatically renew into a standard 12-month Share Certificate at the end of the term. You have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.