Our Rates and Truth-in-Savings
Black Friday 13 Month

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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 – Black Friday 13 Month Certificate Special

Effective Date: 11/27/2026	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
***Special Certificate 13 month**	4.650%	4.75%	$500.00 Min $500,000 Max	$500.00	N/A	Monthly	Monthly

*Promotional rate 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 Dividend Rate and Annual Percentage Yield (APY) on the accounts are set forth above. The Dividend Rate and Annual Percentage Yield are the prospective rates as of the effective date shown above. The APY is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

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.

Member #	Share ID

6. Special Certificate Account Features

a. Account Limitations
After you start the account, you may not make additional deposits to a Certificate Account.

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. Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment or where the account is an IRA and the owner begins making periodic mandatory withdrawals.

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.

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