

Product	Minimum Balance To Earn Stated Annual Percentage Yield	Dividend Rate (%)	Annual Percentage Yield (%)	Initial Opening Deposit	Monthly Service Fee	Minimum Balance To Avoid Fee	Dividend Compounding	Balance Computation Method	Frequency of Crediting
<b>Savings</b>									
Membership Eligibility Account	N/A	N/A	N/A	\$5	\$0	\$0	N/A	N/A	N/A
Performance Savings <sup>1</sup>	\$0-\$250,000.00	3.20	3.25	\$5	\$0	\$0	Daily	Daily Balance	Monthly
	\$250,000.01 and above	0.50	0.50						
SmartStart Savings <sup>2</sup>	\$0- \$10,000	3.20	3.25	\$5	\$0	\$0	Monthly	Daily Balance	Monthly
	\$10,000.01 and above	0.75	0.75						
Affinity High-Yield Savings <sup>3</sup>	\$0- \$99,999.99	0.05	0.05	\$5	\$0	\$0	Daily	Daily Balance	Monthly
	\$100,000 and above	3.05	3.10						
MoreSavings	\$0- \$25,000	0.75	0.75	\$5	\$0	\$0	Daily	Daily Balance	Monthly
	\$25,000.01-\$100,000	0.90	0.90						
	\$100,000.01- \$250,000	1.49	1.50						
	\$250,000.01 and above	1.98	2.00						
Non-Interest Savings	N/A	0.00	0.00	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Health Savings	\$0 and above	0.25	0.25	\$0	\$0	\$0	Daily	Daily Balance	Monthly
<b>Checking</b>									
Cash Back Debit <sup>4</sup>	N/A	0.00	0.00	\$5	\$0	\$0	N/A	N/A	N/A
Cash Back Plus <sup>5</sup>	N/A	0.00	0.00	\$5	\$0	\$0	N/A	N/A	N/A
High-Yield Checking <sup>6</sup>	\$0.00- \$15,000.00	5.35	5.50	\$5	\$0	\$0	Daily	Daily Balance	Monthly
	\$15,000.01 and above	0.50	0.50						
MoreChecking	\$1,000 and above	0.05	0.05	\$1,000	\$7	\$1,000	Daily	Daily Balance	Monthly
Second Chance Checking <sup>7</sup>	N/A	0.00	0.00	\$50	\$5	N/A	N/A	N/A	N/A
<b>Youth Products</b>									
Savvy Saver <sup>8</sup>	\$0 and above	0.05	0.05	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Teen Savings <sup>9</sup>	\$0 and above	0.05	0.05	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Teen Checking <sup>10</sup>	\$0 and above	0.01	0.01	\$0	\$0	\$0	Daily	Daily Balance	Monthly
Revolution Save <sup>11</sup>	\$0- \$2,500	1.24	1.25	\$0	\$0	\$0	Monthly	Daily Balance	Monthly
	\$2,500.01 and above	0.25	0.25						
Revolution Spend <sup>12</sup>	N/A	0.00	0.00	\$0	\$0	\$0	N/A	N/A	N/A
<b>IRAs</b>									
IRA Accumulator	\$50 and above	0.15	0.15	\$0	\$0	\$0	Daily	Daily Balance	Monthly
IRA Money Manager	\$0- \$19,999.99	0.15	0.15	\$0	\$0	\$0	Daily	Daily Balance	Monthly
	\$20,000- \$34,999.99	0.25	0.25						
	\$35,000- \$49,999.99	0.35	0.35						
	\$50,000 and above	0.55	0.55						

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<b>Certificates (Personal Term, IRA/Coverdell ESA)<sup>13</sup></b>									
30 Day	\$500 and above	0.05	0.05	\$500	\$0	\$0	Daily	Daily Balance	Monthly
3 Month	\$500 and above	0.62	0.62						
6 Month	\$500 and above	2.47	2.50						
7 Month	\$500 and above	3.44	3.50						
9 Month	\$500 and above	3.20	3.25						
12 Month	\$500 and above	3.20	3.25						
15 Month <sup>14</sup>	\$500 and above	2.84	2.88						
18 Month	\$500 and above	2.71	2.75						
24 Month	\$500 and above	2.47	2.50						
30 Month <sup>14</sup>	\$500 and above	1.24	1.25						
36 Month	\$500 and above	1.88	1.90						
48 Month	\$500 and above	1.88	1.90						
60 Month	\$500 and above	2.23	2.25						
<b>Certificates (Personal Term)</b>									
8 Month <sup>16</sup>	\$500 and above	3.92	4.00	\$500	\$0	\$0	Daily	Daily Balance	Monthly
<b>Promotional Certificates (Personal Term, IRA/Coverdell ESA)<sup>15</sup></b>									
14 Month Promotional Certificate	\$500 to \$49,999.99	3.49	3.55	\$500	N/A	N/A	Daily	Daily Balance	Monthly
	\$50,000 to \$99,999.99	3.59	3.65	\$50,000					
	\$100,000 and above	3.68	3.75	\$100,000					
22 Month Promotional Certificate	\$500 to \$49,999.99	2.76	2.80	\$500					
	\$50,000 to \$99,999.99	2.86	2.90	\$50,000					
	\$100,000 and above	2.96	3.00	\$100,000					

# TRUTH IN SAVINGS DISCLOSURES

**General:** The par value of a regular share in this Credit Union is \$5. Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period. A member who reduces his/her share balance below the par value of one share and does not increase the balance to at least the par value of one share within 6 months of the reduction may be terminated from membership at the end of the dividend period. Shares may be transferred only from one member to another, by written instrument in such form as the Credit Union may prescribe. The Credit Union reserves the right, at any time, to require members to give, in writing, not more than 60 days' notice of intention to withdraw the whole or any part of the amounts so paid in by them. No member may withdraw shareholdings that are pledged as required on security on loans without the written approval of the Credit Union, except to the extent that such shares exceed the member's total primary and contingent liability to the Credit Union. No member may withdraw any shareholdings below the amount of his/her primary or contingent liability to the Credit Union if he/she is delinquent as a borrower, or if borrowers for whom he/she is co-maker, endorser, or guarantor are delinquent, without the written approval of the Credit Union.

**Membership Eligibility Account:** Required for membership with Affinity. This account houses your share. No deposits or withdrawals are permitted from this account as long as you are a member. This account does not pay dividends.

**Rate Information:** Dividend rates and annual percentage yield are subject to change at our discretion without notice to you. We do not impose a limit on the amount the dividend rate and Annual Percentage Yield on your account may change. The dividend rate on your account is determined by the credit union.

**Dividend Compounding and Crediting:** For SmartStart Savings and Revolution Save Accounts, dividends are compounded monthly and credited monthly. For Performance Savings, Affinity High-Yield Savings, MoreSavings, High-Yield Checking, MoreChecking, Certificate Accounts, Health Savings, IRA Accumulator Savings, IRA Money Manager, Savvy Saver, Teen Savings, and Teen Checking, dividends are compounded daily and credited monthly. If you close your share account before dividends are paid, you will not receive accrued dividends.

**Dividend Computation:** The dividend period begins on the first day of each month and ends on the last day of each month. For example, if the beginning date of the first dividend period of the calendar year is January 1, the ending date of the same dividend period is January 31. All other dividend periods follow this same pattern of dates.

**Dividend Accrual:** Dividends begin to accrue on the business day you deposit cash and noncash items (e.g. checks) under the ledger method.

**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.

**Withdrawal Limitations:** For Performance Savings, Affinity High-Yield Savings, SmartStart Savings, MoreSavings, High-Yield Checking, MoreChecking, Health Savings, IRA Accumulator Savings, IRA Money Manager, Certificate Accounts, Savvy Saver, Teen Savings, Teen Checking, and Revolution Save Accounts, we reserve the right to require at least seven days written notice of an intended withdrawal. Early withdrawal penalties may apply to IRA Accumulator Savings, IRA Money Manager, and Certificate Accounts.

**Affinity Fees You May Pay:** Refer to the Fee Schedule and Account Agreement Booklet included with account opening disclosures for the fees, terms, and conditions that may apply to your account.

<sup>1</sup>**Performance Savings:** One account per member allowed. An active Cash Back Plus or High-Yield Checking is required to be eligible to open Performance Savings. If your daily balance is \$250,000 or less, the dividend rate paid on the entire balance will be 3.20%, with an APY of 3.25%. A dividend rate and APY of 0.50% will be paid only on the portion of your daily balance that is greater than \$250,000. Closure of this account does not terminate credit union membership. However, if your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards. The following criteria must be met to qualify for the stated dividend rate: an active High-Yield Checking or Cash Back Plus account with at least 12 Debit card transactions, at least one Direct Deposit or ACH credit transaction (a minimum of \$250 or more for each), active election to receive electronic statements. If qualifying criteria are not met, the dividend rate and APY of 0.05% will be paid on the entire balance of the account in the same dividend period.

<sup>2</sup>**SmartStart Savings:** One account per member allowed. If your daily balance is \$10,000 or less, the dividend rate paid on the entire balance will be 3.20%, with an APY of 3.25%. A dividend rate of 0.75% will be paid only on the portion of your daily balance that is greater than \$10,000.

<sup>3</sup>**Affinity High-Yield Savings:** If your average daily balance is \$100,000 or more, the dividend rate paid on the entire balance in your account will be 3.05% with an annual percentage yield of 3.10%. If your average daily balance is less than \$100,000, the dividend rate paid on the entire balance will be 0.05% with an annual percentage yield of 0.05%.

<sup>4</sup>**Cash Back Debit:** Earn 1% cash back on up to \$1,000 in debit card purchases (point of sale purchases can be either a PIN or signature debit card purchase, including online transactions) each month. Up to \$120 cash back per year maximum. Cash back earned each month will be credited to your Affinity Cash Back Debit Account by the next month's statement cycle. ATM transactions, the purchase of money orders or cash equivalents, loan payments and account funding made with your debit card are not eligible for cash back rewards. This offer is only eligible with an Affinity Cash Back Debit Account. . Cash back offer terms and conditions are subject to change without notice. Cash back earned may be reported on an IRS 1099 Form, if applicable.

## TRUTH IN SAVINGS DISCLOSURES

<sup>5</sup>**Cash Back Plus:** One account per member allowed. This account is not offered for members who already have an active High-Yield Checking account opened. The following criteria must be met to qualify for the account(s)' rewards: at least 12 Debit card transactions, at least one Direct Deposit or ACH credit transaction (a minimum of \$250 or more for each), active election to receive electronic statements. Closure of this account does not terminate credit union membership. However, if your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards. Earn 10% Cash Back on up to \$150 in debit card purchases (point of sale purchases can be either a PIN or signature debit card purchase, including online transactions) each month. Up to \$15 cash back per month in which you meet the qualifying criteria. Cash back earned each month will be credited to your individual or to your linked Performance Savings account, as appropriate, on the last day of the current Statement Cycle. "Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. ATM transactions, the purchase of money orders or cash equivalents, loan payments and account funding made with your debit card are not eligible for cash back rewards. This offer is only eligible with an Affinity Cash Back Plus Account. Cash back offer terms and conditions are subject to change without notice. Cash back earned may be reported on an IRS 1099 Form, if applicable.

<sup>6</sup>**High-Yield Checking:** One account per member allowed. This account is not offered for members who already have an active Cash Back Plus account opened. The following criteria must be met to qualify for the stated dividend rate: at least 12 Debit card transactions, at least one Direct Deposit or ACH credit transaction (a minimum of \$250 or more for each), active election to receive electronic statements. If your daily balance is \$15,000 or less, the dividend rate paid on the entire balance will be 5.35%, with an APY of 5.50%. A dividend rate and APY of 0.50% will be paid only on the portion of your daily balance that is greater than \$15,000. If qualifying criteria are not met, the dividend rate and APY of 0.05% will be paid on the entire balance of the account in the same dividend period. Closure of this account does not terminate credit union membership. However, if your account(s) is closed before its rewards are credited, you will forfeit the account(s)' rewards.

<sup>7</sup>**Second Chance Checking:** An account closure fee of \$30 will be assessed if the account is closed within 180 days of account opening.

<sup>8</sup>**Savvy Saver Account:** For members age 0-12. Account will be converted to an Affinity Regular Savings or other similar product in use on the first business day of the month following the member's 13th birthday at which time Savvy Rewards are no longer earned.

<sup>9</sup>**Teen Savings Account:** For members ages 13-16. Account will be converted to Revolution Save or other similar product in use on the first business day of the month following the member's 17th birthday.

<sup>10</sup>**Teen Checking Account:** For members ages 13-16. Account will be converted to Revolution Spend or other similar product in use on the first business day of the month following the member's 17th birthday.

<sup>11</sup>**Revolution Save Account:** For members ages 17-24 and automatically awards member with Even More status in the Affinity More Program. Account will be converted to an Affinity Regular Savings or other similar product in use on the first business day of the month following the member's 25th birthday at which time EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More Program in affect at that time.

<sup>12</sup>**Revolution Spend Account:** For members ages 17-24 and automatically awards member with EvenMore status in the Affinity More Program. Account will be converted to an Affinity Regular Savings or similar product in use on the first business day of the month following the member's 25th birthday at which time EvenMore status in the Affinity More Program will no longer be awarded. Member will need to qualify based on the terms of the More Program in affect at that time

<sup>13</sup>**Certificate Accounts:** After a certificate is opened, you cannot make deposits into the account. We may impose a penalty if you withdraw any of the funds before a certificate maturity date. The penalty will equal ninety days' dividends on your certificate account with a term of one year or less, and a penalty of up to 182 days' dividends for certificates with a term of more than one year. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been 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 dividend has already been paid, the penalty will be deducted from the principal. Withdrawal Limitations: We will impose an early withdrawal penalty of at least seven (7) days' simple interest if funds are withdrawn within six days of the date of deposit or within six days of the date of the immediately preceding partial withdrawal. Certificate Accounts automatically renew for the same term and the prevailing rate on its maturity date. Members have a ten-day grace period after opening or maturity date to close the certificate or change the certificate's rate and/or term.

<sup>14</sup>**15 and 30-Month Certificates:** Certificates offer a one-time bump up option during the term.

<sup>15</sup>**Promotional Certificates:**

14 Month Promotional Certificate: At the end of the 14 Months term, the certificate will automatically renew to a 12 Month certificate at the prevailing rate at the time of maturity.

22 Month Promotional Certificate: At the end of the 22 Months term, the certificate will automatically renew to a 24 Month certificate at the prevailing rate at the time of maturity.

<sup>16</sup>**8 Month Certificate:** At the end of the 8 Months term, the certificate will automatically renew to a 6 Month certificate at the prevailing rate at the time of maturity.