



DISCLOSURE

Effective March 1, 2026

Boomerang Rewards pays a dividend reward on eligible checking accounts. Rewards checking accounts are not available for Business and Fresh Start members. There is a limit of one (1) reward account per social security number. There are no fees to open these accounts. Refer to the Membership & Account Agreement and Truth-In-Savings Disclosure for additional information regarding these accounts.

Reward Qualifications¹: In order to earn a Dividend reward, the following requirements must be satisfied each Monthly Qualification Cycle:

- 1) A minimum of 15 FreeStar Financial Debit Mastercard point of sale (POS) purchases of \$5 or more must post to the account.
- 2) Member must be enrolled in monthly eStatements, with a valid email address, for the account.

A Monthly Qualification Cycle is defined as the first day of the current statement cycle through the end of the day on the last day of the month.

Members must be considered in good standing to qualify for a reward. If one of the following exists as of the last day of the month, the member will not qualify for a reward:

- The required \$10.00 in the share (primary savings) account is not maintained.
- Cannot be 30-days or more delinquent on a loan.
- Cannot be 30-days or more with a negative balance in any the account.
- The overdraft protection limit of \$750 cannot be exceeded.

Minimum Balance Requirements: None.

Fees and Charges: There are no recurring monthly service charges associated with these accounts. Refer to the Fee Schedule for fees that may apply.

ATM Fees: If reward qualifications have been met for the monthly cycle, FreeStar Financial will refund ATM fees assessed for using a foreign ATM, up to a maximum of \$10.00 per month. This does not include any insufficient funds fees (NSFs) or uncollected funds fees.

Boomerang Dividend¹ Checking

Earn 4% Annual Percentage Yield (APY) when the balance in the account does not exceed \$7,500. Any amount exceeding \$7,500 will earn a rate of 0.05% APY. The eStatement will reflect a blended rate.

Compounding and Crediting: Interest will be compounded monthly and will be credited to the checking account on the first day of the following month.

Average Daily Balance Computation: Dividends are calculated on an average daily balance method which applies a periodic rate to the daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day, and posting the dividends on the first day of the following month. The calculation starts on the first day of the month and ends on the last day of the current month.

Accrual of Dividends on Noncash Deposits: Deposit of noncash deposits, such as checks, will begin to accrue interest on the balance at the end of each day.

¹Rewards program specifications, rates and reward qualifications are subject to change, at any time, and without notice.