



HIGH-YIELD SPECIAL SAVINGS DISCLOSURE
Effective April 1, 2026

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	
Special Savings (S17)	4.00% APY	Quarterly	Quarterly	Quarterly (Calendar)	\$25,000 - New Money Required	-	\$25,000	Average Daily Balance	See Section 6

- RATE INFORMATION** — The Annual Percentage Yield (APY) reflects the total dividends you can earn on your account over a one-year period, based on the dividend rate and how often dividends are compounded. Dividend rates and APYs may change quarterly, as determined by the Credit Union’s Board of Directors. Current rates and APYs are listed in the Rate Schedule and are accurate as of the last dividend declaration date.
- NATURE OF DIVIDENDS** — Dividends are paid from the Credit Union’s current earnings after required transfers to reserves at the end of each dividend period.
- DIVIDEND COMPOUNDING AND CREDITING** — Dividend compounding and crediting frequencies, as well as the applicable dividend period, are outlined in the Rate Schedule. The dividend period begins on the first calendar day and ends on the last calendar day of the period. Dividends are credited no later than the third business day of the month following the end of the dividend period.
- ACCRUAL OF DIVIDENDS** — Dividends begin to accrue on non-cash deposits (such as checks) on the business day the deposit is made. If you close your account before dividends are credited, any accrued dividends will be forfeited.
- BALANCE INFORMATION** — You must maintain the minimum average daily balance disclosed in the Rate Schedule to earn the stated APY. If this requirement is not met, dividends will not be earned. No dividends are paid on balances below \$25,000 or above \$250,000.

For accounts using the average daily balance method, dividends are calculated by applying a periodic rate to the average daily balance during the dividend period. The average daily balance is determined by adding the principal balance for each day of the period and dividing by the number of days in that period.

- ACCOUNT LIMITATIONS** — Members are limited to one (1) account of this type.

