

## TRUTH-IN-SAVINGS DISCLOSURE

**EFFECTIVE DATE:** May 1, 2025

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

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	
<b>Membership Savings</b>	0.100 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$100.00	Daily Balance	—
<b>Special Purpose Savings</b>	0.100 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	\$200.00	Daily Balance	—
<b>Saver's Sweepstakes Savings</b>	0.100 / 0.10	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
<b>Round Up Savings</b>	\$0.00 to \$1,000.00 9.570 / 10.00 \$1,000.01 to \$5,000.00 4.890 / 5.00 \$5,000.01 or greater 0.100 / 0.10	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Platinum Money Manager Platinum IRA Money Manager</b>	\$0.00 to \$24,999.99 0.150 / 0.15 \$25,000.00 to \$49,999.99 0.250 / 0.25 \$50,000.00 to \$99,999.99 0.500 / 0.50 \$100,000.00 to \$199,999.99 1.740 / 1.75 \$200,000.00 to \$499,999.99 1.980 / 2.00 \$500,000.00 or greater 2.230 / 2.25	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<b>Heartland Money Market</b>	\$50,000.00 to \$99,999.99 1.000 / 1.00 \$100,000.00 to \$149,999.99 1.490 / 1.50 \$150,000.00 to \$199,999.99 1.980 / 2.00 \$200,000.00 or greater 2.960 / 3.00	Monthly	Monthly	Monthly (Calendar)	—	—	\$50,000.00	Daily Balance	—
<b>Heartland Checking</b>	—	—	—	—	—	—	—	—	—

Traditional IRA Savings Roth IRA Savings Coverdell Savings Traditional (SEP) IRA Savings	0.150 / 0.15	Monthly	Monthly	Monthly (Calendar)	—	—	\$100.00	Daily Balance	—
Health Savings Checking	\$0.00 to \$249.99 0.100 / 0.10 \$250.00 to \$2,499.99 0.150 / 0.15 \$2,500.00 to \$4,999.99 0.170 / 0.17 \$5,000.00 to \$14,999.99 0.220 / 0.22 \$15,000.00 or greater 0.250 / 0.25	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Advantage Savings (No longer offered)	\$2,000.00 to \$9,999.99 0.100 / 0.10 \$10,000.00 or greater 0.150 / 0.15	Monthly	Monthly	Monthly (Calendar)	—	—	\$2,000.00	Daily Balance	—
Dividend Checking (No longer offered)	0.070 / 0.07	Monthly	Monthly	Monthly (Calendar)	—	—	\$1,500.00	Daily Balance	—
Go Local Checking (No longer offered)	0.100 / 0.10	—	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
Rewards Checking (No longer offered) Qualifications Met (See Section 2)  Qualifications Not Met (See Section 2)	\$0.00 to \$25,000.00 0.200 / 0.20 \$25,000.01 or greater 0.030 / 0.03 to 0.03  0.030 / 0.03	Monthly	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Relationship Builder Checking (No longer offered)	—	—	—	—	—	—	—	—	—

## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION —** The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Membership Savings, Special Purpose Savings, Advantage Savings, Round Up Savings, Saver's Sweepstakes Savings, Coverdell Savings, Health Savings Checking, Roth IRA Savings, Traditional IRA Savings, Traditional (SEP) IRA Savings, Heartland Money Market, Platinum Money Manager, Platinum IRA Money Manager, Dividend Checking, Go Local Checking, and Rewards Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by management. The dividend rates and annual percentage

yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Advantage Savings, Round Up Savings, Health Savings Checking, Heartland Money Market, Platinum Money Manager, Platinum IRA Money Manager, and Rewards Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Advantage Savings, Round Up Savings, Health Savings Checking, Heartland Money Market, Platinum Money Manager, and Platinum IRA Money Manager accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Rewards Checking accounts, each dividend rate will apply only to that portion of the account balance within each balance range.

**2. REWARDS CHECKING —** For all Rewards Checking accounts, you may qualify for monthly rewards if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) make 12 Debit card purchases that post and settle to your account and 2) have one ACH credit or direct deposit settle to your account. The monthly qualification cycle is defined as the first calendar day of the current month through the last calendar day of the current month. Account transactions may take one or more calendar days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward.

**3. NATURE OF DIVIDENDS —** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

**4. DIVIDEND COMPOUNDING AND CREDITING —**

The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. For Go Local Checking accounts, dividends credited to your account will be automatically distributed to a third party each month; therefore, compounding will not apply. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS —**

For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Membership Savings, Special Purpose Savings, Advantage Savings, Round Up Savings, Saver's Sweepstakes Savings, Coverdell Savings, Health Savings Checking, Roth IRA Savings, Traditional IRA Savings, Traditional (SEP) IRA Savings, Heartland Money Market, Platinum Money Manager, Platinum IRA Money Manager, Dividend Checking, Go Local Checking, and Rewards Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

**6. BALANCE INFORMATION —**

To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Membership Savings, Special Purpose Savings, Advantage Savings, Saver's Sweepstakes Savings, Coverdell Savings, Roth IRA Savings, Traditional IRA Savings, Traditional (SEP) IRA Savings, Heartland Money Market, and Dividend Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**7. ACCOUNT LIMITATIONS —** For all accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS —**

Fees for overdrawing your account may be imposed on each check, draft, item, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Schedule of Fees and Charges for current fee information.

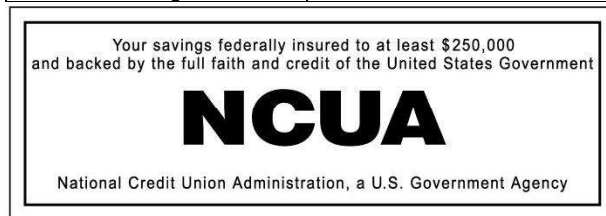
**9 MEMBERSHIP —** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**10. RATES —** The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

SCHEDULE OF FEES AND CHARGES	
GENERAL FEES	
Account Closure	\$25.00 if account closed within first 30 days
Cashier's Check	\$2.00/Check (Credit Union checks cleared by the Credit Union)
Garnishment	\$35.00
Legal Process (tax levies, summons)	\$35.00
Money Order	\$2.00/Money Order
Statement Copy	\$3.00/Copy
Wire Transfer (Incoming)	\$20.00/Transfer
Wire Transfer (Outgoing)	\$30.00/Transfer
Foreign Wire Transfer	\$75.00/Transfer outgoing
Coin Counting Fee (non-members)	10% of counted total
Special Currency Orders	Cost (3 week lead time required)
Foreign Check Collection	Cost
Research Fee	\$5.00 deposit or paid item image
Deposit Item Return Fee	\$25.00/Item; Item drawn on account of same account holder
Deposit Item Return Fee	\$50.00/Item; Item drawn on closed account of same account holder
Mail Handling Fee	\$5.00/Statement; statement returned undeliverable
Paper Statement Mailing Fee	\$3.00/Month
CHECKING ACCOUNT FEES	
Check/Share Draft Printing	Prices may vary depending upon style
NSF	\$25.00/Item
Overdraft	\$25.00/Item
Overdraft Protection	\$5.00/Item
Stop Payment	\$25.00/Request Individual ACH/Checks or continuous series of checks
EFT FEES	
ACH Overdraft	\$25.00/Item
Currency Conversion	1.00% of transaction amount
Debit Card Overdraft	\$25.00/Item
SAFE DEPOSIT BOX FEES	
3" x 5" Box	\$30.00/Year
3" x 10" Box	\$45.00/Year
5" x 5" Box	\$30.00/Year
5" x 10" Box	\$60.00/Year

10" x 10" Box	\$80.00/Year
Change of Locks	Cost
Drilling of Boxes	Cost
Lost Key Replacement	\$50.00 applies if box can be re-keyed, varies by branch
SPECIFIC ACCOUNT FEES	
Relationship Builder Checking - Relationship Builder Checking Fee	\$9.95/Month





5325 High Crossing Blvd. • Madison, WI 53718  
Phone: (800) 362-3944 • Fax: (608) 268-7352

## TRUTH-IN-SAVINGS DISCLOSURE

Account Owner(s):	Account Number:
	Amount:
	Date Issued:
	Maturity Date:
	Description:

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

### RATE SCHEDULE

EFFECTIVE DATE: 8/13/2025	Dividend Rate/ Annual Percentage Yield (APY)	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Certificate</b>		Fixed Rate	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
3 Month	0.600 / 0.60								
6 Month	1.290 / 1.30								
12 Month	2.480 / 2.50								
18 Month	2.530 / 2.55								
24 Month	3.700 / 3.75								
36 Month	3.455 / 3.50								
48 Month	3.455 / 3.50								
60 Month	3.455 / 3.50								
7 Month Certificate Special	3.990 / 4.05		\$500.00						
14 Month Certificate Special	3.940 / 4.00		\$500.00						
	/								
	/								
	/								
<b>HSA Certificate</b>		Fixed Rate	\$500.00	Quarterly	Quarterly	Account's Term	Not Allowed	Allowed - See Transaction Limitations section	Automatic
12 Month	1.990 / 2.00								
<b>Add-On Certificate</b>		Fixed Rate	\$250.00	Quarterly	Quarterly	Account's Term	Allowed - No Limit	Allowed - See Transaction Limitations section	Automatic
12 Month	2.230 / 2.25								

### ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.**

**1. RATE INFORMATION —** The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For all accounts, the dividend rate and annual percentage

yield are fixed and will be in effect for the initial term of the account. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For Certificate and Add-On Certificate accounts, at your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Membership Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals subject to the early withdrawal penalties stated below.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty for your account is 180 days' dividends.

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be 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 dividends have already been paid, the penalty will be deducted from the principal.

**c. 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:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another 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.

**10. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**11. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

