

## TRUTH-IN-SAVINGS DISCLOSURE

### LAST DIVIDEND DECLARATION DATE:

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	
Share Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Savings	\$1,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$1,000.00	—	\$1,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	/	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$200.00	Daily Balance	Account transfer and withdrawal limitations apply.
Holiday Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$200.00	Daily Balance	Account transfer and withdrawal limitations apply.
Club Savings	/	Monthly	Monthly	Monthly (Calendar)	—	—	\$1.00	Daily Balance	Account transfer and withdrawal limitations apply.
Premium Checking	/	Monthly	Monthly	Monthly (Calendar)	\$25.00	\$500.00	\$200.00	Daily Balance	—
Value Checking	—	—	—	—	\$25.00	\$10.00	—	—	—
Student Checking	—	—	—	—	\$25.00	—	—	—	—
HSA Checking	\$1.00 to \$999.99 / \$1,000.00 to \$9,999.99 / \$10,000.00 to \$24,999.99 / \$25,000.00 or greater /	Monthly	Monthly	Monthly (Calendar)	\$10.00	—	\$1.00	Daily Balance	—

## 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 may change at any time as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. Money Market Savings and HSA 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 tiered 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.

**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. 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. 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.

**4. 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.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in any 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 Premium Checking and Value Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a

service fee as stated in the Fee Schedule. For Premium Checking accounts, the service fee can also be waived if one of the following criteria is met: a) make 15 signature based debit card transactions per month, b) have \$5,000.00 in aggregate loan balances, c) have \$5,000.00 in aggregate savings balances, or d) have an Education First Credit Union Platinum Visa Credit Card. For Share Savings, Money Market Savings, IRA Savings, Holiday Savings, Club Savings, Premium Checking and HSA 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 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.

**6. ACCOUNT LIMITATIONS** — For Share Savings, Money Market Savings, IRA Savings, Holiday Savings, and Club Savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Holiday Savings accounts, the entire balance will be transferred to another account of yours on or after October 15 and the account will remain open. If you withdraw from your Holiday Savings account, you will be charged a fee as disclosed in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For Holiday Savings accounts, if you close your account, you will be charged a fee as disclosed in the Fee Schedule. Club Savings accounts are limited to those members 17 years of age and younger. For Premium Checking, Value Checking, Student Checking and HSA Checking accounts, no account limitations apply.

**7. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), 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 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 Fee Schedule for current fee information.

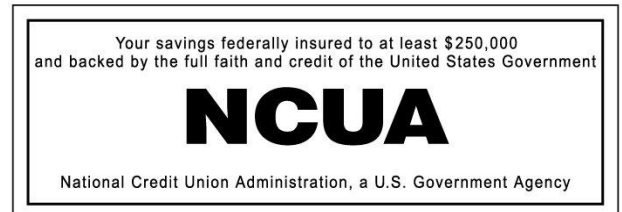
For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

**8. 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

**9. RATES** — The rates appearing with this Schedule are accurate as of the last dividend declaration 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.

**10. FEES** — See separate fee schedule for a listing of fees and charges applicable to your account(s).



Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.



Automated Account Access	Free
Basic Financial Counseling	Free
Online Bill Pay Service	Free
Electronic Statements	Free
Financial Seminars	Free
Home Banking	Free
Notary Services for members	Free
Shared Branching Transactions	Free

**Checking Account Fees**

Bill Pay Non-Sufficient Funds	\$33.00 / Item
Bill Pay Stop Payment	\$33.00 / Item
Check Printing	Price based on style
Starter/Convenience Check Order	\$3.00/ per order
Premium Checking <small>(Monthly Maintenance Fee can be waived. For details see Truth In Savings Disclosure)</small>	\$5.00 / Month
Value Checking	\$10.00 / Month
Student Checking	Free
Insufficient Funds	\$33.00 / Item
Overdraft Privilege	\$33.00 / Item
Share Draft Copy <small>(Free Online)</small>	\$5.00 / Item
Share Draft/ACH Overdraft	\$33.00 / Item
Stop Payment	\$33.00 / Request

**Savings Account Fees**

Early Withdrawal Holiday Savings	\$10.00 per withdrawal
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**ATM Transactions**

**Premium Checking Account Visa Debit Card**—Free & Unlimited transactions at all ATMs. Other surcharges may apply.  
**Student & Value Checking Accounts Visa Debit Card**— Free & Unlimited transactions at Education First Credit Union ATMs. 4 free transactions at all other ATMs per month. \$2.00 per withdrawal over 4. Other surcharges may apply.  
**Share Savings ATM Card**— Free and Unlimited transactions at Education First Credit Union ATMs. 4 free transactions at all other ATMs per month. \$2.00 per withdrawal over 4. Other surcharges may apply.



Education First Credit Union  
Toll Free 1-866-628-6446  
Free 24-Hour Account Access:  
CU Access 614-221-1136  
[www.educu.org](http://www.educu.org)

Federally Insured NCUA.

**Other Service Fees  
(Applicable to all accounts)**

Account Activity Printout <small>(Free Online)</small>	\$3.00
Account Closure <small>(For accounts closed within 12 months of opening)</small>	\$25.00
Account Reconciliation	\$20.00/Hour
Overdraft Privilege	\$33.00/Item
ATM/VISA/Debit Cards	
Card Rush Mailing	\$25.00/Item
Replacement Card	\$15.00/Item
Cashier's Check	\$3.00/Each
Cashier's Check Stop Payment	\$33.00 Each
Deposited Item Returned	\$33.00/Item
Escheatment Fee	\$20.00
Gift Card (reload not available)	\$4.95
Inactive Account <small>(After 3 years &amp; account balance under \$1,000.00)</small>	\$10.00/Month
IRA & HSA <small>(Funds transfer documentation processing fee)</small>	\$35.00
Legal Processing Fee <small>(Garnishments and Levies)</small>	\$25.00
Legal Processing Fee (Child Support)	\$5.00
Money Order <i>Education First Member</i>	Free
Money Order <i>Non-Member</i>	\$1.00 Each
Money Order Stop Payment	\$33.00/Each
Returned or Reprint Statement	\$5.00/Each
Telephone Balance Inquiry <small>(By credit union staff member. Free online and through CU Access)</small>	\$3.00/Inquiry
Telephone Check Clear / Deposit Item Inquiry <small>(By credit union staff member. Free online and through CU Access)</small>	\$3.00/Inquiry
Telephone Transfer <small>(By credit union staff member. Free transfers using mobile banking, online banking and CU Access. Telephone loan payments &amp; Visa payments are free.)</small>	\$3.00/Transfer
Check Cashing <small>(non member—check drawn on Education First CU)</small>	\$5.00/Item
Wire Transfer	
Incoming-Domestic	\$20.00/Transfer
Outgoing-Domestic	\$20.00/Transfer
Incoming-International	\$40.00/Transfer
Outgoing-International	Service Not Available

**Share Value**

Par Value of One Share	\$5.00
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The fees appearing in this schedule are accurate as of November 1, 2021. If you have any questions or require additional fee information please contact Education First Credit Union at 614-221-9376.