

WCU CREDIT UNION TRUTH-IN-SAVINGS ACCOUNT DISCLOSURE

EFFECTIVE: JUNE 28, 2022

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure (Rate Schedule).
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 Com pounded | Dividends Credited | Dividend Period | Minimum Opening Deposit | Minimum Balance to Avoid a Service Fee | Minimum Balance to Earn the Stated APY | Balance Method | See Section 6 |
| Share | 0.02 / 0.02 | Quarterly | Quarterly | Quarterly | \$25.00 | \$25.00 | \$100.01 | Average Daily Balance Tiering Method A | Account transfer limitations apply |
| Money Market | 0.02 / 0.02 | Monthly (calendar) | Monthly (calendar) | Monthly (calendar) | \$2500.00 | Not Applicable | \$2500.01 | Average Daily Balance Tiering Method A | Account transfer limitations apply |
| CD 6 mos 1 yr 2 yr 3 yr 4 yr 5 yr | 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 | Quarterly | Quarterly | Quarterly | \$1,000.00 or \$50,000.00 | Not Applicable | \$1,000.00 | Average Daily Balance | Not Applicable |
| IRA CLUB (Traditional or Roth) | 0.01 / 0.01 | Monthly (calendar) | Monthly (calendar) | Monthly (calendar) | \$0.00 | Not Applicable | \$0.01 | Average Daily Balance | Not Applicable |
| IRA 6 mos 1 yr 2 yr 3 yr 4 yr 5 yr | 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 | Quarterly | Quarterly | Quarterly | \$500.00 | Not Applicable | \$500.00 | Average Daily Balance | Not Applicable |
| ROTH IRA 1 yr 3 yr 5 yr | 0.01 / 0.01 0.01 / 0.01 0.01 / 0.01 | Quarterly | Quarterly | Quarterly | \$500.00 \$1,000.00 \$500.00 | Not Applicable | \$500.00 \$1,000.00 \$500.00 | Average Daily Balance | Not Applicable |

TRUTH-IN-SAVINGS DISCLOSURE (RATE SCHEDULE)

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings/Rate Schedule.

The Credit Union may offer other rates for these accounts from time to time. Last Dividend Declaration **Date: 6/28/2022**

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings/Rate & Fee Schedule are share accounts unless otherwise noted.

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 Share, Money Market (Daily Action), and IRA accounts, the Dividend Rate and Annual Percentage Yield may change quarterly as determined by the Board of Directors. The Dividend Rates and Annual Percentage Yields are the rates and yields as of the last dividend declaration date which is set forth in the Truth-In-Savings/Rate Schedule.

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 of dividends and dividend period applicable to each account are set forth in the Truth-In-Savings/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 Share, Money Market (Daily Action), and IRA accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For Share, Money Market (Daily Action), and IRA accounts, if you close your account before accrued dividends are credited accrued dividends will not be paid.

5. Balance Information. The minimum balance requirements applicable to each account are set forth in the Truth-In-Savings/Rate Schedule. For Share accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance is not met, there will be a service fee as set forth on the attached fee schedule. For Share and Money Market (Daily Action) accounts, there is a minimum average daily balance required to obtain the Annual Percentage Yield for the dividend period. If the minimum average daily balance is not met, you will not earn the stated Annual Percentage Yield. For Share, Money Market (Daily Action), and IRA accounts using an Average Daily Balance method, dividends are calculated by applying a periodic rate to the average daily balance in the account for the period. The average daily balance is determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period.

6. Account Limitations. For Share Accounts & Money Market (Daily Action) Accounts, no more than six (6) preauthorized, automatic or telephone transfers may be made *from* these accounts to another account of yours at WCU or to a third party outside of WCU in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party. Payments made to your WCU loan are excluded from this limit. If you exceed these limitations, your account may be subject to a fee or be closed.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency