TAPCO CU
253.565.9895
800.345.7183
TAPCOcu.org

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:
Monthly: 10/1/2026 **Quarterly:** 1/1/2024

The rates, fees and terms applicable to your account at TAPCO Credit Union (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	
Regular Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	—
Youth Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	Limitations apply.
Additional Savings	0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Daily Balance	—
IRA $25.00 to $19,999.99 $20,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	 1.49 / 1.50 1.49 / 1.50 1.74 / 1.75 1.98 / 2.00	Monthly	Monthly	Monthly (Calendar)	$25.00	—	 $25.00 $20,000.00 $50,000.00 $100,000.00	Daily Balance	—
Money Market Account $1,000.00 to $24,999.99 $25,000.00 to $49,999.99 $50,000.00 to $99,999.99 $100,000.00 or greater	 1.83 / 1.85 1.93 / 1.95 1.98 / 2.00 2.03 / 2.05	Monthly	Monthly	Monthly (Calendar)	$1,000.00	$1,000.00	 $1,000.00 $25,000.00 $50,000.00 $100,000.00	Daily Balance	—
Advantage Checking	0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	$5.00	—	$500.00	Daily Balance	Limitations apply.
Premier Checking	—	—	—	—	$5.00	—	—	—	—
Simple Checking	—	—	—	—	$5.00	—	—	—	—
Teen Checking	—	—	—	—	$5.00	—	—	—	Limitations apply.
Cash Back Checking	—	—	—	—	$5.00	—	—	—	—
High-Yield Checking **Qualifications Met (See Section 2)** **Qualifications Not Met (See Section 2)**	$7,500.00 and below 3.93 / 4.00 $7,500.01 or greater 0.00 / 0.00 to 0.00 0.00 / 0.00	Monthly	Monthly	Monthly (Calendar)	$5.00	—	—	Daily Balance	—

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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 Regular Savings, Youth Savings, Additional Savings, IRA, Money Market, and Advantage Checking 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. IRA and Money Market 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. HIGH-YIELD CHECKING — For High-Yield Checking accounts you may qualify for a higher annual percentage rate if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) be enrolled in online banking and logged in within the last 45 days; 2) complete 15 or more debit card POS purchases, either in person or online, of $3.00 or more. Transactions must post and clear the account by the close of business on the last day of the month. P2P payment transactions, including but not limited to Cash App and Zelle, do not qualify; and 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as the first day of the calendar month to last calendar day of the month at the close of business. The High-Yield Checking account is a tiered rate account. If you meet the minimum qualification requirements during the monthly qualification cycle, the first dividend rate and annual percentage yield listed in the Rate Schedule will apply if your balance from $7,500.00 and below. The second dividend rate and annual percentage yield listed for this account will apply if your balance is from $7,500.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range.

3. CASH BACK CHECKING — For Cash Back Checking accounts you may qualify for a monthly reward if you meet the applicable minimum qualification requirements for the monthly qualification cycle. To meet the minimum qualification requirements, you must: 1) be enrolled in online banking and logged in within the last 45 days; 2) complete 15 or more debit card POS purchases, either in person or online, of $3.00 or more. Transactions must post and clear the account by the close of business on the last day of the month. P2P payment transactions, including but not limited to Cash App and Zelle, do not qualify; and 3) be enrolled to receive e-statements. The monthly qualification cycle is defined as the first day of the calendar month to last calendar day of the month at the close of business. For Cash Back Checking accounts, you will receive 2.00% cash back on up to $500.00 in PIN-based/signature-based debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. A maximum of $10.00 cash back may be earned per monthly qualification cycle**.**

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

5. 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.

6. 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 Regular Savings, Youth Savings, Additional Savings, IRA, Money Market, and Advantage Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

7. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings, or Youth 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 Money Market 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 Schedule of Fees and Charges. For Regular Savings, Youth Savings, IRA, Money Market, and Advantage 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.

8. ACCOUNT LIMITATIONS — Youth Savings is for members age 0-17, must have a parent or guardian joint on the account. At age 18, Youth Savings is converted to a standard Regular Savings account. For Advantage Checking accounts, you must be 55 or older and you will receive free basic checks or $5.00 credit towards designer checks. For Premier Checking accounts, you will be charged a monthly fee if you elect to receive paper statements as disclosed in the Schedule of Fees and Charges. There is no charge for monthly e-statements. For Simple Checking accounts, you will be charged a monthly fee for this account as stated in the Schedule of Fees and Charges. Teen Checking is for members age 13-17, must have a parent or guardian joint on the account if under the age of 18. At age 18, Teen Checking is converted to a Cash Back Checking account. For Regular Savings, Additional Savings, IRA, Money Market, Premier Checking, Simple Checking, Cash Back Checking, and High-Yield Checking accounts, no limitations apply.

9. 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 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.

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. See Courtesy Pay Disclosure for additional details. We may charge a fee each time a check or item is submitted or resubmitted for payment and we either return or pay the overdraft. Therefore, you may be assessed more than one fee as a result of a returned item or any resubmission(s) of the returned item that overdraws or would overdraft your account. Courtesy Pay may not be offered on all accounts. See Courtesy Pay Disclosure for additional details.

10. 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

11. RATES — The rates provided in or with the Rate 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.

SCHEDULE OF FEES AND CHARGES	
CHECKING ACCOUNT MONTHLY FEES	
Premier Checking Paper Statement	$4.00 /Month
Simple Checking	$5.00 /Month
Cash Back Checking Paper Statement	$4.00 /Month
High Yield Checking Paper Statement	$4.00 /Month
MONEY MARKET CHECKING ACCOUNT FEES	
Minimum Balance Requirement	$10.00 /Month If Minimum average daily balance not met
CHECKING ACCOUNT FEES	
Check Printing	Prices may vary depending upon style
NSF	$32.00 /returned transaction (per submission/resubmission)
Courtesy Pay	$32.00 /returned transaction
Overdraft Protection	$5.00 /Transfer from Regular Savings $0.00 /Item-Transfer from Line-of-Credit, if less than $1,000.00 transferred
EFT FEES	
Non-TAPCO ATM Fee	$1.00 for each ATM transaction at an ATM not owned by the Credit Union; waived for participating CO-OP ATM transactions
NSF	$32.00 /returned transaction (per submission/resubmission)
Card Replacement	$5.00
IRA FEES	
IRA Closure	$25.00
OTHER SERVICE FEES	
Credit Union Checks	$5.00
Money Orders	$3.00
Inactive Account	$10.00 /Month – after 1 year of inactivity
Wire Transfer (Outgoing)	$25.00 domestic
Copy of Check	$5.00 /Item
Counter Checks	$3.00 /sheet Waived with PEAK Rewards Member
Replacement Statement	$4.00 /statement
Legal Services / Garnishments / Levies	$75.00
Payment by Phone	$15.00 / Payment
Skip Pay	$40.00 /Skip (Qualified Loans only)
Returned Mail	$10.00 /Month (after two months)
Stop Payment	$32.00 /Item
SAFE DEPOSIT BOX	
3” x 5” Box	$25.00
3” x 10” box	$50.00
5” x 5” Box	$40.00
5” x 10” Box	$60.00
10” x 10” Box	$100.00
Drilling of Boxes	At Cost
Key Replacement Charge	$10.00
Late Fee	$10 /Month after 30 days
NON-MEMBER FEES	
Checking Cashing	$10.00 / check Waived if under $200.00

The rates appearing in this Schedule are accurate as of the Effective Date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union at 253.565.9895 or 800.345.7183.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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Effective Date: 7/14/2026