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TAPCOcu.org

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:

Monthly: 1/30/2025 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)	\$25.00	—	\$25.00	Daily Balance	—
Moola Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
PACE Savings	0.01 / 0.01	Quarterly	Quarterly	Quarterly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
Holiday Savings	0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
Vacation Savings	0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
IRA									
\$25,000.00 to \$19,999.99	1.49 / 1.50	Monthly	Monthly	Monthly (Calendar)	\$25.00	—	\$25.00	Daily Balance	—
\$20,000.00 to \$49,999.99	1.49 / 1.50								
\$50,000.00 to \$99,999.99	1.74 / 1.75								
\$100,000.00 or greater	1.98 / 2.00								
HSA	—	—	—	—	\$5.00	—	—	—	Account limitations apply.
Money Market Checking									
\$1,000.00 to \$4,999.99	1.73 / 1.75	Monthly	Monthly	Monthly (Calendar)	\$5.00	\$1,500.00	\$1,000.00	Daily Balance	Account withdrawal limitations apply.
\$5,000.00 to \$9,999.99	1.73 / 1.75								
\$10,000.00 to \$24,999.99	1.98 / 2.00								
\$25,000.00 to \$49,999.99	1.98 / 2.00								
\$50,000.00 or greater	1.98 / 2.00								
Advantage Checking	0.01 / 0.01	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	\$500.00	Daily Balance	—
Premier Checking	—	—	—	—	\$5.00	—	—	—	—
Simple Checking	—	—	—	—	\$5.00	—	—	—	—
PACE Checking	—	—	—	—	\$5.00	—	—	—	—
Cash Back Checking	—	—	—	—	\$5.00	—	—	—	—

High-Yield Checking	\$7,500.00 and below								
Qualifications Met (See Section 2)	3.93 / 4.00								
	\$7,500.01 or greater								
	0.00 / 0.00 to 0.00	Monthly	Monthly	Monthly (Calendar)	\$5.00	—	—	Daily Balance	—
Qualifications Not Met (See Section 2)	0.00 / 0.00								

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, Moola Savings, PACE Savings, Holiday Savings, Vacation Savings, IRA, Money Market Checking, 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 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. 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) conduct a minimum of 15 debit card swipes, POS or signature within the qualification cycle for a minimum amount of \$3.00 each; 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) conduct a minimum of 15 debit card swipes, POS or signature within the qualification cycle for a minimum amount of \$3.00 each; 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, Moola

Savings, PACE Savings, Holiday Savings, Vacation Savings, IRA, Money Market Checking, 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, Moola Savings, or PACE 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 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 Schedule of Fees and Charges. For Regular Savings, Moola Savings, PACE Savings, IRA, Money Market Checking, 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 — Moola Savings is for members age 0-12, must have a parent or guardian joint on the account. At age 13, Moola Savings is converted to a PACE Savings account. PACE Savings is for members age 13-17, must have a parent or guardian joint on the account. At age 18, PACE Savings is converted to a standard Regular Savings account. For HSA's, you must maintain a \$5.00 minimum balance at all times. Withdrawals from this account may be conducted by Debit card only. For Money Market Checking accounts, you may make five (5) withdrawals per month. If you exceed this

limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. 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. The first box of checks is free with this account. For Simple Checking accounts, you may make electronic and cash deposits only, no checks accepted. You will be charged a monthly fee for this account as stated in the Schedule of Fees and Charges. PACE 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, PACE Checking is converted to a standard Premier Checking account. For Regular Savings, Moola Savings, PACE Savings, Holiday Savings, Vacation Savings, IRA, Advantage Checking, Premier Checking, Simple Checking, and PACE 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 overdraw 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.

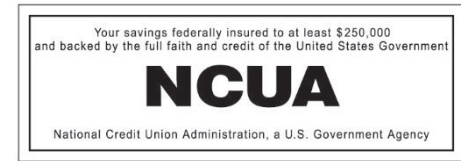
Par Value of One Share	\$5.00
Number of Shares Required	5

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	\$5.95 /Month If Minimum average daily balance not met
Excessive check Withdrawal	\$0.50 /Item withdrawals in excess of five per month if daily balance is below \$6,000.00
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 \$5.00 /Item-Transfer from Line-of-Credit, if less than \$1,000.00 transferred
EFT FEES	
ATM Transaction	\$0.50 for each ATM transaction at an ATM not owned by the Credit Union
NSF	\$32.00 /returned transaction (per submission/resubmission)
Card Replacement	\$5.00
Foreign Transaction	3% of Transaction Amount (Visa Credit & Debit Cards)
IRA FEES	
IRA Closure	\$25.00
HSA FEES	
HSA	\$2.50 /Month
OTHER SERVICE FEES	
Credit Union Checks	\$4.00
Money Orders	\$3.00
Deposited Item Return	\$20.00 /returned transaction (plus third party fee)

Inactive Account	\$5.00 /Month – after 1 year of inactivity
Wire Transfer (Incoming)	\$20.00
Wire Transfer (Outgoing)	\$25.00 domestic
Copy of Draft	\$1.50 /Item in excess of two per month. \$2.50 /Item faxed to credit union
Counter Checks	\$1.00 /sheet 1 st sheet free w/ new account or PEAK Rewards Member
Replacement Statement	\$1.00 /Page
Legal Services / Garnishments / Levies	\$75.00
Payment by Phone	\$15.00 / Payment
Skip Pay	\$40.00 /Skip (Qualified Loans only)
Returned Mail	\$5.00 /Month (after two months)
Stop Payment	\$32.00 /Item
Copy of CU Check	\$5.00 /Item
Bill Pay – Expedited Payment Fees	\$14.95 / \$9.95
Overnight Check	
Same Day Payment	
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	\$5.00 / \$10.00
\$500.00 and under	
Over \$500.00	

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.



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Effective Date:

3/23/2026