

The rates, fees, and terms applicable to your account at the Credit Union are provided below. The Credit Union may occasionally offer other rates for these accounts.

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Annual Percentage Yield (APY)	Dividend Rate	Dividends Compound	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	0.10%	0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$1.00	-	\$50.00	Daily Balance	-
Secondary Savings	0.10%	0.10%	Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Daily Balance	-
Christmas Savings	0.10%	0.10%	Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$1.00	Daily Balance	Transfer and withdrawal limitations
Vacation Savings	0.10%	0.10%	Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Daily Balance	Transfer and withdrawal limitations
IRA/HSA Savings	0.50%	0.50%	Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Daily Balance	Transfer and withdrawal limitations
Escrow Savings	-		-	-	-	-	-	-	-	Limitations apply
High Yield	\$50.00 to \$1,999.99 0.10% 0.10%		Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Daily Balance	Transfer and withdrawal limitations
	\$2,000.00 to \$19,999.99 0.10% 0.10%							\$2,000.00		
	\$20,000.00 to \$74,999.99 0.10% 0.10%							\$20,000.00		
	\$75,000.00+ 0.10% 0.10%							\$75,000.00		
Lift Savings <i>Qualifications Met</i>	\$0.00 to \$30,000.00 1.00% 0.99%		Monthly	Monthly	Monthly (Calendar)	-	-	-	Average Daily Balance	Limitations apply
	\$30,000.01+ 2.00% 1.98%							\$30,000.01		
	<i>Non-Qualified</i> 0.05% 0.05%							-		
Aspire Savings	0.50%	0.50%	Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Daily Balance	Transfer and withdrawal limitations

DEPOSIT RATE SCHEDULE & TRUTH IN SAVINGS DISCLOSURE

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Annual Percentage Yield (APY)	Dividend Rate	Dividends Compound	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 Checking	-	-	-	-	-	-	-	-	-	-
Lift Checking <i>Qualifications Met</i>	\$0.00 to \$25,000.00 3.00% 2.96%	Monthly	Monthly	Monthly (Calendar)	-	-	-	-	Average Daily Balance	Qualifications apply
<i>Non-Qualified</i>	\$25,000.01+ 0.35% 0.35%							\$25,000.01+		
	0.05% 0.05%							-		
Lift+ Checking <i>Qualifications Met</i>	\$0.00 to \$20,000.00 6.00% 5.84%	Monthly	Monthly	Monthly (Calendar)	-	-	-	-	Average Daily Balance	Qualifications apply
<i>Non-Qualified</i>	\$20,000.01+ 0.35% 0.35%							\$20,000.01+		
	0.05% 0.05%							-		
Boost Spending	-	-	-	-	-	-	-	-	-	Qualifications apply
Aspire Checking	-	-	-	-	-	-	-	-	-	Transfer and withdrawal limitations

DEPOSIT RATE SCHEDULE & TRUTH IN SAVINGS DISCLOSURE

ACCOUNT TYPE	DIVIDENDS					BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Annual Percentage Yield (APY)	Dividend Rate	Dividends Compound	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	
Money Market	\$50.00 to \$1,999.99 0.20% 0.20%		Quarterly	Quarterly	Quarterly (Calendar)	-	-	\$50.00	Daily Balance	Transfer and withdrawal limitations
	\$2,000.00 to \$19,999.99 0.20% 0.20%							\$2,000.00		
	\$20,000.00 to \$74,999.99 0.25% 0.25%							\$20,000.00		
	\$75,000.00+ 0.25% 0.25%							\$75,000.00		
Money Market+ <i>Blended rate: Portion of balance in each tier earns that tier's rate, APY is a weighted average. See section 1 for details.</i>	\$0.00 to \$19,999.99 0.20 - 0.20% 0.20%		Monthly	Monthly	Monthly (Calendar)	-	-	-	Daily Balance	Transfer and withdrawal limitations
	\$20,000.00 to \$49,999.99 0.20 - 0.23% 0.25%							\$20,000.00		
	\$50,000.00 to \$99,999.99 0.23 - 0.37% 0.50%							\$50,000.00		
	\$100,000.00 - \$199,999.99 0.37 - 0.93% 1.49%							\$100,000.00		
	\$200,000.00+ 0.93 - 2.50% 2.47%							\$200,000.00		
	+0.50% Platinum Perks +0.75% VIP Perks							-		Qualifications apply
Boost Savings <i>Blended rate: Portion of balance in each tier earns that tier's rate, APY is a weighted average. See section 1 for details.</i>	\$0.00 to \$4,999.99 2.50 - 2.50% 2.47%		Monthly	Monthly	Monthly (Calendar)	-	-	-	Daily Balance	Transfer and withdrawal limitations
	\$5,000.00 to \$9,999.99 2.50 - 1.75% 0.99%							\$5,000.00		
	\$10,000.00 to \$19,999.99 1.75 - 1.12% 0.50%							\$10,000.00		
	\$20,000.00+ 1.12 - 0.10% 0.10%							\$20,000.00		
	+0.50% Platinum Perks +0.75% VIP Perks							-		Qualifications apply

Except as specifically described, the following disclosures apply to all 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. 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market and High Yield 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 Money Market and High Yield 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. The Lift Savings, Lift Checking, Lift+ Checking, Boost Savings and Money Market+ accounts are blended 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 Money Market+ and Boost Savings accounts, once the particular range is met, the dividend rate and annual percentage yield for that balance range will apply to only that portion of the balance. For additional details regarding Lift Savings, Lift Checking, and Lift+ Checking accounts, refer to section 2. Aspire Savings and Aspire Checking accounts are for our Aspire members who utilize the program for Financial Counseling. Aspire accounts cannot be transferred or withdrawn from without approval by the Aspire Financial Counseling Department.

2. REWARDS ACCOUNTS — For Lift Checking, Boost Spending, and Lift+ 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 for Lift Checking, and Boost Spending, you must a) make 12 debit card or credit card purchases that post and settle to your account; b) access Online Banking at least one time per month; and c) be enrolled in and receive e-statements. To meet the minimum qualification requirements for Lift+ Checking, you must a) make 24 debit or credit card purchases that post and settle to your

account; b) access Online Banking at least one time per month; c) be enrolled in and receive e-statements; and d) have an aggregated minimum of \$1,000.00 in direct deposits into any account within your Kalsee membership. Lift Savings, Lift Checking, Boost Spending, and Lift+ Checking accounts are limited to one account per Social Security Number (SSN). Lift Checking, Boost Spending, and Lift+ Checking accounts are intended to be your primary checking account in which payroll transactions and day-to-day spending activities, including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions, are posted and settled. Commensurate with the spending activities identified above, we expect the account's debit or credit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Any debit or credit card purchase transaction(s) totaling \$4.99 or below completed during the monthly qualifications cycle will not be considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will not count toward earning the account's rewards. Kalsee Credit Union reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit or credit card transactions in a calculated and limited fashion to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over three consecutive statement cycles. We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kalsee Credit Union check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Lift or Boost account, any optional add on products / services associated with this account will also be terminated at the same time.

Monthly Qualification Cycle. The monthly qualification cycle is defined as the first day of the month through the last day of the month.

Lift Savings. The Lift Savings account is a blended tiered rate account and is available only to holders of a Lift Checking, Boost Spending, or Lift+ Checking account. If you meet the minimum qualification requirements for the Lift Checking, Boost Spending, or Lift+ Checking account, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply to balances of \$30,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$30,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Lift Savings account.

Lift Checking. The Lift Checking account is a blended 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 to balances \$25,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$25,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance range. If you do not meet all of the monthly qualification requirements, you will not earn a cash back reward.

Boost Spending. For Boost Spending accounts, you will receive 3.00% cash back on up to \$300.00 in debit card purchases that post and settle to your account if you meet the minimum qualification requirements during the monthly qualification cycle. If you do not meet all of the monthly qualification requirements, you will not earn a cash back reward.

Lift+ Checking. The Lift+ Checking account is a blended 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 to balances \$20,000.00 and below. The second dividend rate and annual percentage yield listed for this account will apply to balances of \$20,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each

balance range. If you do not meet all of the monthly qualification requirements, the third dividend rate and annual percentage yield as listed in the Rate Schedule will apply to the entire balance in your Lift+ Checking account.

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. 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 all deposit accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends. However, for Christmas Savings accounts, any accrued dividends will be paid if you close the account within seven days of the date you open it.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular 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 Regular Savings, Secondary Savings, Christmas Savings, Vacation Savings, IRA Savings, Health Savings, Money Market, Money Market+, Boost Savings, Aspire Savings, and High Yield accounts, there is a minimum daily balance required 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 Christmas Savings, Vacation Savings, IRA Savings, Money Market, Money Market+, Boost Savings, High Yield Accounts, and Lift Savings accounts, you may make no more than six transfers and withdrawals from your account to another 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 fee or be closed. For Christmas Savings accounts, the entire balance will be transferred to another account of yours on or after November 1, and the account will remain open. For Money Market and Money Market+ accounts, the minimum amount you may withdraw is \$500.00. For Boost Savings accounts, the minimum amount you may withdraw is \$50.00. For IRA Savings accounts, please refer to the IRS limitations. For Health Savings accounts, funds may only be used for qualified medical expenses, please refer to Publication 969 for further details about this account. For Escrow accounts, member activity is prohibited as it is established by the borrower to pay charges related to member mortgage loan. For Lift Savings, Lift Checking, Boost Spending, and Lift+ Checking accounts, please refer to Section 2 for minimum requirements to earn monthly rewards. For Regular Savings, Secondary Savings, Vacation Savings, and Regular Checking accounts, no limitations apply.

8. 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 a 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 checking, 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 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 Fee Schedule.

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	\$1.00
Number of Shares Required	1

9. RATES — The rates provided in or with the Rate Schedule are accurate 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 at (269) 382-7800.

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

