

(BUSINESS ACCOUNTS) TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE: October 15, 2025

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	Dividend Rate / Annual Percentage Yield (APY*)	*Dividend Compounds	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn Stated APY	Balance Method to Calculate Dividends	Account Limitations
Business Savings	.04% / .04%	Daily	Monthly	Monthly (Calendar)	\$5.00	\$100.00	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Business Money Market Savings \$1,000 - \$9,999 \$10,000 – \$24,999 \$25,000 – \$99,999 \$100,000 and above	0.30% / 0.30% 1.50% / 1.51% 2.75% / 2.79% 2.89% / 2.93%	Daily	Monthly	Monthly (Calendar)	\$1,000.00	\$1,000.00	\$1,000.00	Daily Balance	Account transfer limitations apply.
Step Up Free Business Checking	This account is not eligible for dividends	N/A	N/A	N/A	\$25.00	N/A	N/A	N/A	N/A

Step Up Business Plus Checking									
\$1,000 - \$9,999	.10% / .10%	Daily	Monthly	Monthly (Calendar)	\$25.00	\$5,000.00	\$1,000.00	Daily Balance	N/A
\$10,000 - \$24,999	.12% / .12%								
\$25,000 - \$49,999	.15% / .15%								
\$50,000 and above	.20% / .20%								

*APY & Compound - The percentage that shows how much interest you'll earn on money in one year, including compound interest (interest on your interest).

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 Business Savings, Business Money Market Savings, and Business Checking Accounts, the dividend rate and annual percentage yield may change monthly 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. The Business Money Market Savings and Step Up Business Plus Checking account 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 all 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. If you choose your account before accrued dividends are credited, you will not receive the accrued dividends.

5) Balance Information – 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 Business Savings and Step Up Business Plus 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 Business Savings, Business Money Market Savings, and Step Up Business Plus 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 dividend period, you will not earn the stated annual percentage yield. For Business Money Market Savings, a balance of \$1000.00 must be kept to avoid account closure. 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. You can obtain a copy of the current Business Fee Schedule at any branch or by calling 937-390-1800.

6) Account Limitations – For Business Savings and Business Money Market Savings accounts you may make no more than (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.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

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 or business 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 Business Fee Schedule for current fee information. You can obtain a copy of the current Business Fee Schedule at any branch or by calling 937-390-1800.

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 your business account, you must maintain a minimum of at least one share (savings) account or one share draft (checking) account. Please refer to the Membership Agreement & Disclosures for more information. You may obtain a copy of the current agreement at any branch or by calling 937-390-1800.

9) Rates – The rates and fees 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 and fee information on your accounts, please call the Credit Union.

10) FEES – See separate business fee schedule for a listing of fees and charges applicable to your account(s). You can obtain a copy of the current Business Fee Schedule at any branch or by calling 937-390-1800.

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