5Point CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 05/01/2025

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	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	
Christmas Club	0.20% /0.20%	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Share (Savings)	0.20% /0.20%	Daily	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Average Daily Balance	—
Money Market Fund	$0.00 to $1,999.99 0.20% /0.20% $2,000.00 to $24,999.99 0.40% /0.40% $25,000.00 to $49,999.99 0.50% /0.50% $50,000.00 to $499,999.99 0.60% /0.60% $500,000.00 or greater 1.24% /1.25%	Daily	Monthly	Monthly (Calendar)	—	—	—	Average Daily Balance	—
Special/Vacation Share (Savings)	0.20% /0.20%	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
IRA Share (Savings)	0.20% /0.20%	Daily	Monthly	Monthly (Calendar)	$100.00	—	—	Average Daily Balance	—
Absolutely Free Share Draft (Checking)	—	—	—	—	—	—	—	—	—
Plus Share Draft (Checking)	0.10% /0.10%	Daily	Quarterly	Quarterly (Calendar)	—	$350.00	—	Average Daily Balance	—
Fifty Plus Share Draft (Checking)	0.10% /0.10%	Daily	Quarterly	Quarterly (Calendar)	—	—	—	Average Daily Balance	—
Rewards Share Draft (Checking)	0.15% /0.15%	Daily	Quarterly	Quarterly (Calendar)	—	$5,000.00	—	Average Daily Balance	—
Second Chance Share Draft (Checking)	—	—	—	—	—	—	—	—	—

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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 Christmas Club, Share (Savings), Special/Vacation Share (Savings), Plus Share Draft (Checking), Fifty Plus Share Draft (Checking), and Rewards Share Draft (Checking) accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Money Market Fund, and IRA Share (Savings) 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 prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Money Market Fund 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. 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.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Share (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. Plus Share Draft (Checking) and Rewards Share Draft (Checking) accounts there is a minimum average daily balance required to avoid a service fee for the calendar month. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Schedule of Fees and Charges. For Share (Savings) accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, 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.

6. ACCOUNT LIMITATIONS —For Christmas Club, Share (Savings), Money Market Fund, Special/Vacation Share (Savings), IRA Share (Savings), Absolutely Free Share Draft (Checking), Plus Share Draft (Checking), Fifty Plus Share Draft (Checking), and Rewards Share Draft (Checking) accounts, no account limitations apply.

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 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.

8. 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

9. RATES — The rates provided in or with the Rate Schedule are accurate as 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.

SCHEDULE OF FEES AND CHARGES

Plus Share Draft (Checking) Account Fees

- Service..... $ 5.00 /Month
  If minimum average daily balance is not met

Rewards Share Draft (Checking) Account Fees

- Service..... $ 12.00 /Month
  If minimum average daily balance is not met

Second Chance Share Draft (Checking) Account Fees

- Service..... $ 10.00 /Month

Share Draft (Checking) Account Fees

- Overdraft..... $ 30.00 /Item
- NSF..... $ 30.00 /Item
  (each submission/resubmission)
- Uncollected Funds..... $ 30.00 /Item
- Returned Item..... $ 30.00 /Item
  (each submission/resubmission)
- Stop Payment..... $ 25.00 /Request
- Postdated Item Request..... $ 25.00 /Request
- Photocopy of Check..... $ 2.00 /Request
  (Two free per month)
- Counter Check..... $ 5.00 /Twelve
  (12) Checks
- Share Draft (Checking) Printing.....Varies

Other Service Fees

- Items Sent for Collection..... $ 20.00 /Item
- Wire Transfer – Domestic (Outgoing)... $ 20.00 /Transfer
- Wire Transfer – International (Outgoing)..... $ 45.00 /Transfer
- Change Order..... $ 2.50 /Order
- Cashier Check..... $ 5.00 /Check
- Account Reconciliation..... $ 20.00 /Hour
  $ 20.00 (minimum charge)
- Account Research ..... $ 20.00 /Hour
  $ 20.00 (minimum charge)
- Statement Copy..... $ 5.00 /Copy
- Account Activity Printout..... $ 3.00 /Printout
- Deposited Item Return..... $ 10.00 /Item
- Deposited Item Return from Member..... $ 20.00 /Item
- Replacement Credit Card..... $ 10.00 /Card
- Shared Branch Deposited Item Return..... $ 15.00
  (each submission/resubmission)
  (in addition to CU $ 10.00 Fee)
- Primary Share (Savings) Closure.... $ 25.00 /Account
- Automatic Transfer..... $ 5.00 /Transfer
- Photocopy..... $ 0.25 /Copy
- Return Statement..... $ 5.00/Statement
- Tax Information..... $ 3.00/Request
- Legal Fees ..... $ 50.00/plus attorney fees (includes levies, writs and garnishments)

Pay it Now Fees

- Stop Payment..... $ 25.00 /Request
- Overdraft..... $ 30.00 /Item
- Returned Item..... $ 25.00 /Item
  (each submission/resubmission)
  (in addition to CU $ 30.00 Returned Item Fee)
- Uncollected Funds..... $ 25.00 /Item
  (in addition to CU $ 30.00 Uncollected Funds Fee)

EFT Fees

- Nonproprietary ATM/Debit Card Withdrawal/Transfer..... $ 2.00 /Item
- Debit Card Replacement..... $ 10.00 /Card
- ATM/Debit Card Overdraft..... $ 30.00 /Item
- ACH Overdraft..... $ 30.00 /Item
- ACH NSF..... $ 30.00 /Item
  (each submission/resubmission)
- ACH Returned Item..... $ 30.00 /Item
  (each submission/resubmission)
- Nonproprietary ATM Inquiry..... $ 2.00 /Inquiry
- Uncollected Funds..... $ 30.00 /Item
- Pre-Authorized EFT - NSF..... $ 30.00 /Item
  (each submission/resubmission)

Home Banking/Electronic PC Fees

- NSF..... $ 25.00 /Item
  (each submission/resubmission)
  (in addition to CU $ 30.00 NSF Fee)
- CD Payment History Order..... $ 25.00 /Request

Safe Deposit Box Fees

- Annual Rental Size 3x5..... $ 15.00
- Annual Rental Size 3x10..... $ 25.00
- Annual Rental Size 5 x 5..... $ 20.00
- Annual Rental Size 5x10..... $ 45.00
- Annual Rental Size 10x10..... $ 65.00
- Annual Rental Size 11x16..... $ 100.00
- Drilling of Boxes..... $ Market Cost /Box
- Replacement Key Fee..... $ Market Cost /Key

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