# TRUTH-IN-SAVINGS DISCLOSURE

**MATURITY DATE:**

**EFFECTIVE DATE:** 10/21/2026

**The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.**
**The Credit Union may offer other rates for these accounts from time to time.**

## RATE SCHEDULE – CERTIFICATE ACCOUNTS

| | Dividend Rate/ Annual Percentage Yield (APY) | Rate Type | Minimum Opening Deposit | Dividends Compounded | Dividends Credited | Dividend Period | Additional Deposits | Withdrawals | Renewable |
|---|---|---|---|---|---|---|---|---|---|
| ☐ **Term Share/IRA Term Share** | | Fixed | $1,000.00 | Daily | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| ☐ 91 Day | 2.50% / 2.53%<br>2.60% / 2.63%<br>2.70% / 2.74% | | | | | | | | |
| ☐ 6 Month | 3.91% / 3.99%<br>4.01% / 4.09%<br>4.10% / 4.19% | | | | | | | | |
| ☐ 12 Month | 4.06% / 4.14%<br>4.15% / 4.24%<br>4.25% / 4.34% | | | | | | | | |
| ☐ 24 Month | 3.54% / 3.60%<br>3.63% / 3.70%<br>3.73% / 3.80% | | | | | | | | |
| ☐ 36 Month | 3.45% / 3.51%<br>3.55% / 3.61%<br>3.64% / 3.71% | | | | | | | | |
| ☐ 60 Month | 3.68% / 3.75%<br>3.79% / 3.86%<br>3.88% / 3.96% | | | | | | | | |
| ☐ | / | | | | | | | | |
| ☐ **First Term Share** | | Fixed | $100.00 | Daily | Monthly | Account's Term | Not Allowed | Allowed - See Transaction Limitations section | Automatic |
| ☐ 91 Day | 2.50% / 2.53%<br>2.60% / 2.63%<br>2.70% / 2.74% | | | | | | | | |
| ☐ 6 Month | 3.91% / 3.99%<br>4.01% / 4.09%<br>4.10% / 4.19% | | | | | | | | |
| ☐ 12 Month | 4.06% / 4.14%<br>4.15% / 4.24%<br>4.25% / 4.34% | | | | | | | | |
| ☐ 24 Month | 3.54% / 3.60%<br>3.63% / 3.70%<br>3.73% / 3.80% | | | | | | | | |
| ☐ 36 Month | 3.45% / 3.51%<br>3.55% / 3.61%<br>3.64% / 3.71% | | | | | | | | |
| ☐ 60 Month | 3.68% / 3.75%<br>3.79% / 3.86%<br>3.88% / 3.96% | | | | | | | | |
| ☐ | / | | | | | | | | |

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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 all accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. The Term Share accounts are tiered rate accounts. For Term Share/IRA Term Share accounts, if your daily balance is from $1,000.00 to $49,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from $50,000.00 to $98,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is $99,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. 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 First Term Share accounts are tiered rate accounts. For First Term Share accounts, if your daily balance is from $100.00 to $49,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your daily balance is from $50,000.00 to $98,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your daily balance is $99,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. 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. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD —** For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING —** The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account, paid to you by check or transferred to another account of yours. If you elect to have dividends paid to you by check or transferred to another account, compounding will not apply.

**4. 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. For all accounts, dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**5. ACCRUAL OF DIVIDENDS —** For all accounts, dividends will begin to accrue on noncash deposits (e.g., checks) on the business day you make the deposit to your account.

**6. TRANSACTION LIMITATIONS —** For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

**7. MATURITY —** Your account will mature as stated on this Truth-In-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY —** We may impose a penalty if you withdraw any of the principal from your account before the maturity date. Withdrawal of dividends is permitted without penalty.

**a. Amount of Penalty.** For all Term Share accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

| | |
|---|---|
| Terms of 12 months or less | 30 days' dividends |
| Terms of greater than 12 to 24 months | 180 days' dividends |
| Terms of greater than 24 months | 360 days' dividends |

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 73 or becomes disabled.

(iii) We may require you to give written notice seven (7) to sixty (60) days prior to any intended withdrawal.

**9. RENEWAL POLICY —** The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of 7 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

**10. NONTRANSFERABLE/NONNEGOTIABLE —** Your account is nontransferable and nonnegotiable.

**11. 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 |

The rates appearing with 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.


**FivePoint Credit Union**

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Nederland, TX 77627



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