5Point CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 07/08/2026

The rates, fees and terms applicable to your account at FivePoint 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)	—	—	$0.00	Daily Balance	—
Share (Savings)	0.20% / 0.20%	Daily	Quarterly	Quarterly (Calendar)	$5.00	—	$5.00	Daily Balance	—
First Goals (Savings)	0.20% / 0.20%	Daily	Quarterly	Quarterly (Calendar)	—	—	$0.00	Daily Balance	—
First Savings Qualifications Met (See Section 1) **Qualifications Not Met (See Section 1)**	$0.00 to $5,000.00 2.96% / 0.05% $5,000.01 or greater 0.50% / 3.00% to 1.75% 0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	—	—	$0.00	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)	—	—	—	Daily Balance	—
Special/Share (Savings)	0.20% / 0.20%	Daily	Quarterly	Quarterly (Calendar)	—	—	$0.00	Daily Balance	—
IRA Share (Savings)	0.20% / 0.20%	Daily	Monthly	Monthly (Calendar)	$100.00	—	—	Daily Balance	—
High Yield Savings Qualifications Met (See Section 1) **Qualifications Not Met (See Section 1)**	$0.00 to $100,000.00 2.96% / 3.00% $100,000.01 or greater 0.50% / 3.00% to 1.75% 0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	—	—	$0.00	Daily Balance	—
Absolutely Free Share Draft (Checking)	—	—	—	—	—	—	—	—	—

Second Chance Share Draft (Checking)	—	—	—	—	—	—	—	—	—
Cash Back Checking	—	—	—	—	—	—	—	—	—
First Spending Qualifications Met (See Section 1) **Qualifications Not Met (See Section 1)**	$0.00 to $1,000.00 4.88% / 5.00% $1,000.01 or greater 0.50% / 5.00% to 0.54% 0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	—	—	$0.00	Daily Balance	—
High Yield Checking Qualifications Met (See Section 1) **Qualifications Not Met (See Section 1)**	$0.00 to $15,000.00 5.83% / 6.00% $15,000.01 or greater 0.50% / 6.00% to 1.22% 0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	—	—	$0.00	Daily Balance	—

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) and Special/Share (Savings) 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. For First Savings, First Goals (Savings), High Yield Savings, First Spending, and High Yield 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 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. 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.

First Savings Accounts. First Savings accounts are only available to holders of a First Spending Account. For First Savings accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirement for the monthly qualification cycle. To meet the minimum qualification requirement, you must be enrolled in and receive eStatements. The monthly qualification cycle is defined as the last day of the previous calendar month through the second to last day of the calendar month. First Savings accounts are tiered rate accounts. If you meet the minimum qualification during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.00 to $5,000.00. If you meet the minimum qualification during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $5,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance tier. If you do not meet the minimum qualification requirement during the monthly qualification cycle, the third dividend rate and annual percentage yield will apply to the entire balance. First Savings Accounts will be automatically converted to High Yield Savings accounts by the last calendar day of the month following the account holder's 19th birthday.

High Yield Savings Accounts. High Yield Savings accounts are only available to holders of a High Yield Checking or Cash Back Checking account. For High Yield Savings accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirements for the monthly qualification cycle in a high yield or cash back checking account. To meet the minimum qualification requirements, you must: a) be enrolled in and receive eStatements; b) make 15 debit card purchases that post and settle your account; and c) have one direct deposit or ACH credit/debit post and settle your account. The monthly qualification cycle is defined as the last day of the previous calendar month through the second to last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle your account during the monthly qualification cycle in order to qualify for the higher dividend rate and annual percentage yield. High Yield Savings accounts are tiered rate accounts. If you meet the minimum qualification during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.00 to $100,000.00. If you meet the minimum qualification during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $100,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance tier. If you do not meet the minimum qualification requirement during the monthly qualification cycle, the third dividend rate and annual percentage yield will apply to th e entire balance.

Cash Back Checking Accounts. When Cash Back Checking qualifications are met during a Monthly Qualification Cycle, you will receive 5.00% cash back based on up to a total of $200.00 on PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of $10.00 may be earned per monthly qualification cycle. In addition, we will refund up to $25.00 in ATM withdrawal fees assessed at nationwide ATMs that we do not own or operate. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. To meet the minimum qualification requirements, you must: a) be enrolled in and receive eStatements; b) make 15 debit card purchases that post and settle your account; and c) have one direct deposit or ACH credit/debit post and settle your account. The monthly qualification cycle is defined as the last day of the previous calendar month through the second to last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle your account during the monthly qualification cycle in order to qualify for account rewards. If you do not meet all the minimum qualification requirements during the monthly qualification cycle, you will not earn a cash back reward and ATM fees will not be refunded to you.

First Spending Accounts. First Spending accounts are only available to members ages 8-18. For First Spending accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirement for the monthly qualification cycle. To meet the minimum qualification requirement, you must be enrolled in and receive eStatements. The monthly qualification cycle is defined as the last day of the previous calendar month through the second to last day of the calendar month. First Spending accounts are tiered rate accounts. If you meet the minimum qualification during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.00 to $1,000.00. If you meet the minimum qualification during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $1,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance tier. If you do not meet the minimum qualification requirement during the monthly qualification cycle, the third dividend rate and annual percentage yield will apply to the entire balance. First Spending Accounts will be automatically converted to High Yield Checking accounts by the last calendar day of the month following the account holder's 19th birthday.

First Goals (Savings) Accounts. First Goals (Savings accounts are available only to members under the age of 18 in the 5Point youth banking application. This account creation occurs each time either you, or your child, establish a savings goal within the 5Point youth banking app, which means your child could have multiple accounts open at the same time. It is important to note that these savings accounts are specifically designated for use within the youth banking application and are integral to the functionality of the savings goal feature. When the child finishes a goal, the child will be asked to choose where to transfer the funds. The account may be utilized for additional goals until the last calendar day of the month following the account holder's 19th birthday.

High Yield Checking Accounts. For High Yield Checking accounts, you may qualify for a higher dividend rate and annual percentage yield if you meet the applicable minimum qualification requirements for the monthly qualification cycle. In addition, we will refund up to $25.00 in ATM withdrawal fees assessed at nationwide ATMs that we do not own or operate. Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle. To meet the minimum qualification requirements, you must: a) be enrolled in and receive eStatements; b) make 15 debit card purchases that post and settle your account; and c) have one direct deposit or ACH credit/debit post and settle your account. The monthly qualification cycle is defined as the first day of the calendar month through the last day of the calendar month. Account transactions may take one or more business days from the date the transaction was made to post and settle to the account. All transactions must post and settle your account during the monthly qualification cycle in order to qualify for the high dividend rate and annual percentage yield. High Yield Checking accounts are tiered rate accounts. If you meet the minimum qualification during the monthly qualification cycle, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $0.00 to $15,000.00. If you meet the minimum qualification during the monthly qualification cycle, the second dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply if your balance is $15,000.01 or greater. Each dividend rate will apply only to that portion of the account balance within each balance tier. If you do not meet the minimum qualification requirement during the monthly qualification cycle, the third dividend rate and annual percentage yield will apply to the entire balance and ATM fees will not be refunded to you.

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. For First Savings, High Yield Savings, First Spending, and High Yield Checking accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends.

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. For Share (Savings), First Savings, High Yield Savings, First Spending, and High Yield 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, 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.

6. ACCOUNT LIMITATIONS — For all 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.

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

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Federally Insured by NCUA

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 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's 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 Return Item	$ 10.00	/item
Deposited Return Item from Member	$ 20.00	/item
Replacement Credit Card	$ 10.00	/card
Shared Branch Deposited Return Item	$ 15.00	/item
(each submission/resubmission in addition to CU $ 10.00 fee)		
Primary Share (savings Closure)	$ 25.00	/account
Overdraft Transfer Fee	$ 5.00	/transfer
Photocopy	$ .25	/copy
Return Statement	$ 5.00	/statement
Tax Information	$ 3.00	/request

Other Service Fees (continued)

Legal Fee	$ 50.00	/plus, Attorney fees
(includes levies, Writ of Garnishments)		
Non-Member On Us Check Cashing	$ 5.00	/occurrence

Pay It Now Fees

Stop Payment	$ 25.00	/request
Overdraft	$ 30.00	/item
Returned Item	$ 25.00	/item
(each submission/resubmission)		
(in addition to the CU $ 30.00 Returned Item Fee)		
Uncollected Funds	$ 25.00	/item
(in addition to the CU $ 30.00 Returned Item 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

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	/per request

Safe Deposit Box Fees

Annual Rental Size 3 x 5	$ 15.00
Annual Rental Size 3 x 10	$ 25.00
Annual Rental Size 5 x 5	$ 20.00
Annual Rental Size 5 x 10	$ 45.00
Annual Rental Size 10 x 10	$ 65.00
Annual Rental Size 11 x 16	$100.00
Drilling of Safe Deposit Box	Market Cost
Replacement Key Fee	Market Cost

FIVEPOINT CREDIT UNION
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