

Truth-In-Savings Disclosure

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.

As of 6/1/2025



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	See Account Disclosures #5
Consumer Share Savings	\$100.00 and greater	0.05%/0.05%	Daily	Monthly	Monthly (Calendar)	\$5.00	\$5.00	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Secondary Savings	\$100.00 and greater	0.05%/0.05%	Daily	Monthly	Monthly (Calendar)	–	–	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
SEP Account		0.10%/0.10%	Daily	Monthly	Monthly (Calendar)	–	–	–	Daily Balance	Account transfer and withdrawal limitations apply.
Money Market Account	\$0.01 to \$24,999.99 \$25,000.00 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 to \$249,999.99 \$250,000.00 to \$499,999.99 \$500,000.00 to \$999,999.99 \$1,000,000.00 or greater	0.25%/0.25% 0.50%/0.50% 0.50%/0.50% 0.70%/0.70% 0.75%/0.75% 0.75%/0.75% 2.47%/2.50%	Daily	Monthly	Monthly (Calendar)	\$2,500.00	\$2,500.00	–	Daily Balance	Account transfer and withdrawal limitations apply.
e-Savings Account (online only)	\$0.01 to \$250,000.00 \$250,000.01 and greater	3.11%/3.15% 0.05%/0.05%	Daily	Monthly	Monthly (Calendar)	–	–	–	Daily Balance	Account transfer and withdrawal limitations apply.
Save Your Way	\$100.00 and greater	0.05%/0.05%	Daily	Monthly	Monthly (Calendar)	–	–	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
First-Time Homebuyers Club	\$100.00 and greater	0.05%/0.05%	Daily	Monthly	Monthly (Calendar)	\$100.00	–	\$100.00	Daily Balance	Account transfer and withdrawal limitations apply.
Youth Savings Account	\$0.01 to 2,500.00 2,500.01 and greater	5.84%/6.00% 0.10%/0.10%	Daily	Monthly	Monthly (Calendar)	–	–	–	Daily Balance	Account transfer and withdrawal limitations apply.
IRA Share Accounts		0.10%/0.10%	Daily	Monthly	Monthly (Calendar)	–	–	–	Daily Balance	Account transfer and withdrawal limitations apply.
Momentum Checking	\$0.01 to \$4,999.99 \$5,000.00 to \$20,000.00 \$20,000.01 and greater	– 1.50%/1.50% 0.05%/0.05%	Daily	Monthly	Monthly (Calendar)	–	–	\$5,000.00 and complete at least 20 debit card purchases per month	Daily Balance	–

Account Disclosures

As of 6/1/2025



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 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. All accounts are Tiered Rate accounts, except Secondary Savings, SEP, IRA Consumer Share, and Business Checking 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. 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.
- 3. 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.
- 4. Balance Information.** To open any account, you must deposit or already have on deposit at least the par value of one full share in any account. The par value amount is \$5.00. 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 Consumer Share Savings, Secondary Savings, Money Market, Momentum Checking and Deluxe Business 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, there may be a service fee as stated in the Schedule of Fees and Charges. For Consumer Share Savings, Money Market, and Save Your Way 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 period, you will not earn the Annual Percentage Yield stated in the Rate Schedule, dividends are calculated by applying a daily periodic rate to the principal in the account each day.
- 5. Account Limitations.** For Consumer Share Savings, Secondary Savings, Save Your Way, SEP, Money Market, First-Time Homebuyers Club, Youth Savings and IRA Share accounts, you may make no more than six (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. For First-Time Homebuyers Club, if you withdrawal from your account, you will be charged a fee as disclosed in the Schedule of Fees and Charges and will be disqualified from the program. For IRA Share accounts, when account balance reaches \$500.00, it can be transferred to a Save Your Way account without a penalty. Rollovers and direct transfers are permitted. For Money Markets, you may make no more than three (3) withdrawals from your account each month. If you exceed this limitation, you will be charged a fee as disclosed in the Schedule of Fees and Charges. A Money Market withdrawal is subject to a fee as disclosed in the Schedule of Fees and Charges. For Youth Savings accounts, the entire balance may be transferred to a Consumer Share Savings account on the date in which you reach your 18th birthday and the account will be closed. Fees may reduce earnings. For all other accounts, no account limitations apply.
- 6. 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.
- 7. Rates.** 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 information on your accounts, please call the Credit Union.
- 8. Fees.** See Schedule of Fees and Charges for a listing of fees and charges applicable to your account(s).

Fee Schedule

As of 6/1/2025



Credit Union Membership

Membership Share	\$5.00	Par value must be maintained at all times
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Share Account Fees

First-Time Homebuyers Account Withdrawals	\$10.00	Per withdrawal
Money Market Balance Below Minimum	\$15.00	Per month, if minimum daily balance requirement is not maintained
Money Market Excess Withdrawal	\$15.00	Per withdrawal if more than three (3) withdrawals per month
Money Market Withdrawals/ Checks Account	\$15.00	Per withdrawal if less than \$500.00
Money Market Non-Sufficient Funds	\$32.00	Per item
Consumer Share Savings	\$1.00	Per month, if minimum daily balance requirement is not maintained
Save Your Way Excess Withdrawal	\$10.00	Per withdrawal if more than one (1) withdrawal per month

Checking Account Fees

Courtesy Pay	\$32.00	Per item
Non-Sufficient Funds	\$32.00	Per item
Overdraft Protection from Share Savings	\$5.00	Per item
Starter Checks	\$5.00	For four (4)
Stop Payment	\$32.00	Per request by MTS/Internet
	\$32.00	Per request for Check/ACH
Uncollected Funds	\$32.00	Per item
Substitute Check Fee	\$5.00	Per check

Liquid Share Certificate

Minimum Balance Fee (Below \$10,000.00)	\$25.00	Per month, if minimum daily balance requirement is not maintained
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Loan Related Fees

Consumer Loans	\$25.00	If your payment is more than 10 days past due, a late fee will be assessed, per occurrence
Home Equity Loans and HELOCs	\$25.00	If your payment is more than 15 days past due, a late fee will be assessed, per occurrence
Home Equity Subordination	\$150.00	Per occurrence
Loan Payment via Contact Center or Website	\$7.99	Per occurrence
Loan Payments via Collections	\$15.00	Per occurrence
Manual Loan Payment	\$10.00	Per manual payment
Skip-a-Pay Program	\$25.00	Per approved skipped payment
Preparation of a Payoff Letter for a Home Equity Loan	\$100.00	Per request
Preparation of a Duplicate Satisfaction for a Home Equity Loan	\$50.00	Per request

Fee Schedule (continued)

As of 6/1/2025



Miscellaneous Fees

Collection Items (from another financial institution)	\$25.00	On all over \$50.00 (taken from check amount; items under \$50.00 not processed)
Protest Letter	\$25.00	Per occurrence
Return Mail/Undeliverable Mail	\$5.00	Per month
Additional Replacement Mastercard Debit Card	\$10.00	Per card
Rush Order Debit	\$30.00	Per card
Returned Deposited Item	\$20.00	Per item
Fax Copy	\$10.00	Per item
Gift Card	\$4.00	Per card
Levies/Restraining Orders/ Garnishments	\$75.00	Per occurrence
Notary (non-members)	\$2.00	Per item
Statement Copy	\$5.00	Per copy
Telephone Transfer	\$5.00	Per transfer, minimum of \$50.00 transferred (other than MTS)
Teller Check Payable to Third Party	\$4.00	Per check
Teller Check Photocopy	\$5.00	Per check
Teller Check Stop Payment	\$32.00	Per check
Wire Transfer (outgoing) Domestic	\$30.00	Per transfer
Wire Transfer (outgoing) Foreign	\$45.00	Per transfer

Abandoned Property

Dormant Account Fee	\$5.00	Per account monthly, beginning after 12 consecutive months with no member-initiated activity
Abandoned Property Handling Fee	\$25.00	Per account
Abandoned Property Publication Fee*	Varies	Per account
Cost for postage & certified mail*	Varies	Per account

*As required by law, which will be passed to each applicable account

Electronic Fund Transfers Related Fees

ATM Foreign Cardholder Surcharge	–	Up to \$3.00 per transaction
ATM Overdraft Withdrawals from Checking Which Invoke Overdraft Protection from Share Savings	\$5.00	Per transfer withdrawal
Out-of-Network ATM Withdrawals, Transfers, Inquiries or Rejects	\$2.50	Per Transaction. First three (3) transactions per month free
ACH Item Non-Sufficient Funds Fee	\$32.00	Per item
Bill Pay Non-Sufficient Funds Fee	\$32.00	Per item
Bill Pay Stop Payment	\$32.00	Per item
Bill Pay Check Copy	\$5.00	Per item
A2A Transfer Fees: Failed Transaction (Display Only)	\$32.00	Per item
P2P Transfer Fees: Failed Transaction	\$32.00	Per item

The rates and fees appearing in this Schedule are accurate and effective for accounts as of **June 1, 2025**. Fee descriptions on a statement transaction history, transaction printout or viewed in online banking may display in an abbreviated format or may be truncated. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. Visit our website at suffolkcu.org or call us at **631.924.8000**.